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## A STUDY ON FEATURES OF COMPETITIVE CONDITIONS OF REGIONAL BANK

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### Zavadska D. V., Pelivan D. A. A Study on Features of Competitive Conditions of Regional Bank

The article is aimed to study the conditions of competitive environment of the regional market of the banking services, whose status affects the possibilities for determining strategic alternatives as to coverage of the market share by the niche banks. As result of the study, the competitive positions of banks by the sectors of market of the banking services in Odessa region has been determined. The choice of strategy while entering new markets, making use of the analysis according to the integrated approach to positioning, has been substantiated. The method of SWOT-analysis was used, and, as result, four alternatives for the development of Mykolaiv region have been formulated, taking into account the inherent strengths and weaknesses, prospects and threats. It has been proved that when entering a new regional market, priority areas of the product range of bank should be formed, thus the information obtained by conducting a SWOT-analysis provides an important analytical tool for choosing the optimal strategy and making effective managerial decisions regarding the successful development of bank. Prospect of further research on the chosen topic is to deepen the study of the theoretical-methodological provisions regarding the implementation of practical aspects of operation and development of bank in the context of regional economic disparities.

**Key words:** bank, region, development strategy, competitive environment, positioning, integrated approach.

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### Завадська Д. В., Пеліван Д. А. Дослідження особливостей конкурентних умов функціонування регіонального банку

Метою статті є дослідження умов конкурентного середовища на банківському регіональному ринку, стан якого позначається на можливості визначення стратегічних альтернатив щодо охоплення частки ринку банками-нішерами. У результаті дослідження було визначено конкурентні позиції банків за секторами ринків банківських послуг Одеського регіону. Обґрунтовано вибір стратегії виходу на нові ринки із застосуванням аналізу згідно з комплексним підходом до позиціонування. Використано методу SWOT-аналізу, результатом якого стало формулювання чотирьох альтернатив розвитку Миколаївського регіону з урахуванням сильних і слабких сторін, можливостей і загроз, що йому притаманні. Доведено, що, виходячи на новий регіональний ринок, необхідно формувати пріоритетні напрямки розвитку продуктового спектра банку, а отримана в ході SWOT-аналізу інформація виступає важливим аналітичним інструментом для вибору оптимальної стратегії та прийняття ефективних управлінських рішень щодо успішного розвитку банку. Перспективою подальших досліджень з обраної теми є поглиблення досліджень теоретико-методичних положень щодо реалізації практичних аспектів функціонування та розвитку банку в умовах регіональних економічних диспропорцій.

**Ключові слова:** банк, регіон, стратегія розвитку, конкурентне середовище, позиціонування, комплексний підхід.

**Табл.:** 6. **Бібл.:** 15.

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### Завадская Д. В., Пеливан Д. А. Исследование особенностей конкурентных условий функционирования регионального банка

Целью статьи является исследование условий конкурентной среды на банковском региональном рынке, состояние которого отражается на возможности определения стратегических альтернатив относительно охвата доли рынка банками-нишерами. По результатам проведенного исследования были определены конкурентные позиции банков в соответствии с секторами рынков банковских услуг Одесского региона. Обоснован выбор стратегии выхода на новые рынки с применением анализа согласно комплексному подходу к позиционированию. Использована методика SWOT-анализа, результатом применения которой стала формулировка четырех альтернатив развития Николаевского региона с учетом сильных и слабых сторон, возможностей и угроз, присущих ему. Доказано, что, выходя на новый региональный рынок, необходимо формировать приоритетные направления развития продуктового спектра банка, а полученная в ходе SWOT-анализа информация выступает важным аналитическим инструментом для выбора оптимальной стратегии и принятия эффективных управленческих решений относительно успешного развития банка. Перспективой последующих исследований согласно избранной теме является углубление исследований теоретико-методических положений относительно реализации практических аспектов функционирования и развития банка в условиях региональных экономических диспропорций.

**Ключевые слова:** банк, регион, стратегия развития, конкурентная среда, позиционирование, комплексный подход.

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Development of competitive strategy is one of the most important aspects of the bank activity. It has to be the result of a balanced decision, based on a detailed analysis of the available information and experience. Whereas the functioning of regional banks largely depends on the socio-economic microclimate of certain region, there is a need to define the features of competitive conditions of regional bank, which determine the future direction of the research.

Issues of activities of the regional banks were addressed in a significant number of scientific works by domestic and foreign researchers, namely: S. Gerasymchuk, N. Koretskaya, L. Gulyaev, U. Kachayev, U. Rusanov [1–7] and others. Despite the wide coverage of banking issues at the regional level, in the economic literature are mostly considered indicators of analyses of the current status of regional banking systems as a whole, while the comprehensive methodologies that will determine the strategic alternatives to development of activities of the individual regional banking institutions remain disregarded.

The *purpose* of this article is to study the conditions of the competitive environment at the regional bank market, whose status affects the possibilities for determining strategic alternatives as to coverage of the market share by the banks, operating in the region.

*Solving the following tasks* should assist in disclosure of the purpose: creating a matrix of competitive positions of banking institutions by the market sectors; distribution of banks in Odessa region according to competitive position in the matrix; making choice of strategic alternatives regarding the banks' coverage of shares at the market of the banking services, effective in the Odessa region; analysis of the financial capacity of bank regarding the expediency of expanding activity in another region; assessment of market conjuncture of Mykolayiv region as a potential market for implementing the market coverage strategy.

In present day conditions, the strategies of banks become integrated in nature, covering all directions of the bank activity, and are calculated for a long-term period. They allow to link the current situation in the organization with long-term goals that a bank tends to achieve in the perspective and build a reasonable course of actions at the market, in view of the available resources and optimal management schemes. According to the classification by Ph. Kotler, the choice of strategy can be based on a matrix of competitive positions of banking institutions by the sectors of the markets of banking services (*Table 1*).

All the competitive strategies can be divided conventionally into four groups: market leader strategies, strategies of contender for leadership, strategies of follower, strategies of avoiding competition. Accordingly, all banks operating within Odessa region have been divided into four expanded groups: leaders; direct competitors; potential competitors; outsiders.

According to the data from *Table 1*, over the period of 2010–2014, not more than two leaders and direct competitors are present in each analyzed segment. The majority of banking institutions, with regard to their market shares, can be attributable to the group of outsiders. Examples of banks in terms of the allocated groups for the year 2014 are provided in *Table 2*.

For the banking sector of Ukraine the typical leader is Privatbank, due to dimensions and progressivity of its views, it's an example to follow for most of the domestic banks. As known, Privatbank became one of the first Ukrainian banks, which introduced Sms-banking, Internet-banking, contactless payments PayPass and more [9].

According to the calculated share for the Odessa region, Ukreximbank can be considered as the challenger, which focuses on working with corporate customers in contrast to Privatbank. In addition, to encourage private customers, Ukreximbank offers special services such as deposits in Swiss francs and precious metals, deposits of minimum (7 days) and maximum (over 10 years) maturity, transactions in checks [10].

In the group of followers can be included Oschadbank, established in the year 1991 as a successor to Sberbank of USSR in Ukraine, directing the most branched network of subordinate institutions, operating in virtually all sectors of the Ukrainian financial market, in the past year implementing active policy at both the deposit market and the plastic cards market (over the April of 2015, Oschadbank introduced the following changes to the lineup of services: promo action «Stikeez from Space» for Visa cardholders, additional services for Premium Card holders, payments for services using ATMs with deposit module, new system of remote banking for servicing pensioners, promo deposit «Pysanka», stimulating Web- and Mobile-banking via loyalty programs), but most of these programs are replicated from the services, which has been already offered by Privatbank [11].

Investbank can be considered a typical niche bank, according to geographical criterion, with all its local branches situated in the Odessa region. A niche bank as to ultimate customer was the dissolved Porto-Franco bank, whose clients were mostly sailors and their family members.

Strategy of market niche is the most effective for small banks. Depending on the rate-of-growth relations of niche bank, it is subdivided into *strategies of integration, maintaining positions, going beyond the limits of niche or leadership in a niche*. Expediency of using one of the indicated development strategies can be explained on the example of Investbank.

In the framework of the conception of bank development the following strategic objectives of the bank activity have been identified: *constant increase in bank stock aimed at increasing the volume and scope of operations, minimization of risks; enhancing the competitiveness and efficiency of the operations; maintaining a sufficient level of liquidity and solvency; increase in the bank's share in the market of banking services; growth of the volume and increase in quality of the offered services* [12].

According to data of the matrix of competitive positions (see *Table 2*), Investbank is classified as outsider (niche bank). Considering that choice of a niche bank strategy is based on comparing the rate-of-growth of market niche and of niche bank, we have conducted a comparative analysis of the rate-of-growth of the Investbank share in four basic sectors of the banking market along with volumes of the relevant sectors of Odessa region (*Table 3*).

Table 1

Matrix of competitive positions of banking institutions by the sectors of the markets of banking services over the period of 2010 – 2014

Period	The total number of banks operating in the region	Market sector	Leaders		Direct competitors		Potential competitors		Outsiders	
			Range	Number	Range	Number	Range	Number	Range	Number
2010	90	Assets	0,0843 – 0,1122	2	0,0562 – 0,0842	1	0,0281 – 0,0561	6	0 – 0,0280	81
		Credits	0,0818 – 0,1091	2	0,0546 – 0,0818	2	0,0273 – 0,0545	7	0 – 0,0273	79
		Deposits	0,1024 – 0,1364	2	0,0683 – 0,1023	1	0,0342 – 0,0682	5	0 – 0,0341	82
		Financial result	0,2071 – 0,2760	1	0,1381 – 0,2070	1	0,0700 – 0,1380	3	0 – 0,0699	85
2012	83	Assets	0,0968 – 0,1290	2	0,0645 – 0,0967	1	0,0323 – 0,0644	5	0 – 0,0322	75
		Credits	0,1044 – 0,1391	1	0,0696 – 0,1043	2	0,0349 – 0,0695	3	0 – 0,0348	77
		Deposits	0,1033 – 0,1375	2	0,0689 – 0,1032	1	0,0345 – 0,0688	6	0 – 0,0344	74
		Financial result	0,2731 – 0,3639	1	0,1821 – 0,2730	0	0,0911 – 0,1820	1	0 – 0,0910	81
2014	77	Assets	0,1308 – 0,1742	1	0,0872 – 0,1307	2	0,0437 – 0,0871	2	0 – 0,0436	72
		Credits	0,1139 – 0,1517	1	0,0787 – 0,1138	1	0,0380 – 0,0786	3	0 – 0,0379	72
		Deposits	0,1219 – 0,1624	1	0,0813 – 0,1218	1	0,0407 – 0,0812	3	0 – 0,0406	72
		Financial result	0,2041 – 0,2720	1	0,1361 – 0,2040	0	0,0681 – 0,1360	5	0 – 0,0680	71

Source: compiled by the authors on the basis of data from [8].

On basis of the data, provided in Table 3, we can conclude that the rate-of-growth of the bank and Odessa region alike are not homogeneous, but in both cases characterized by a general upward trend. By reference to deposits sector, for the period of 2010–2014 the share of Investbank has decreased against the volume growth of the sector. According to the results obtained, Investbank is unable to meet the needs of the market niche, the management board of this banking institution will have necessity to use *the strategy of integration*.

Deployment of any changes as result of implementing a strategy, to the bank's activity goes along with costs. For this reason is appropriate to estimate the internal capabilities of Investbank in terms of reorientation (introduction/editing the chosen development strategy). An analysis of internal environment is conducted to determine the financial and personnel capabilities of organization in order to achieve the target goals.

To estimate the financial potential of bank towards expanding its activity, we have analyzed several indicators of financial firmness in the case of Investbank for the period of 2012 – 2014, as well as composition, structure and dynamics of the customer base (Table 4).

Table 4 displays that the group of profitability indicators in the case of Investbank decrease in dynamics, thus showing a deterioration in its performance. At the same time indicators of financial firmness of the bank are characterized by growth. In general, the values of greater part of the bank-related indicators changed towards positive shifts in 2014 as compared to 2013. Furthermore, throughout the examined period the bank received profit against the background of the overall unprofitableness of the banking system of Ukraine, i.e. Investbank can be considered, under revision of several areas of its activity, the banking institution possessing financial resources for expansion of its activities and able to *implement the strategy of going beyond the limits of niche*.

To implement the strategy of going beyond the limits of niche, in case of Investbank is advisable to choose one of the following regions: Vinnytsia, Mykolaiv, Sumy, Chernigiv, Volyn, Rivne, Khmelnytskyi, Donetsk, Kirovohrad and Ternopil.

Geographically, both Vinnytsia and Mykolaiv regions are the closest to the Odessa region. However, given the similarity of the industry structure in the Odessa and the Mykolaiv regions, the risks of uncertainty should be lower when expanding to the banking market of the Mykolaiv region. We have compared several basic indicators of the socio-economic development of these regions as of the last reporting date (Table 5).

Table 2

## Distribution of banks in Odessa Region for the year 2014, according to the matrix of competitive positions

Market sector	Leaders (Market leaders)	Direct competitors (Challengers)	Potential competitors (Followers)	Outsiders (Niche banks)
Assets	Privatbank	Ukreximbank	Delta Bank	Unibank
				Raiffeisen Bank Aval
		Oschadbank	Prominvestbank	PUMB
				Kredobank
Credits	Privatbank	Pivdennyi Bank	Oschadbank	Credit Agricole Bank
				Cliryngovyi Dim
				Souz Bank
			Ukreximbank	Bank Kyivskarus
				Platinum Bank
			Prominvestbank	Investbank
Deposits	Privatbank	Ukreximbank	Pivdennyi Bank	Procredit Bank
				Misto Bank
				Express Bank
			Oschadbank	Bank Petrocommerts
				Profin Bank
			PUMB	Ukrinbank
Financial result	Prominvestbank	-	Oschadbank	Platinum Bank
				Piraeus bank
			VTB Bank	Cliryngovyi Dim
				Ukrsibbank
			Privatbank	Raiffeisen Bank Aval
			Pivdennyi Bank	Marfin Bank
				OTP Bank
			Credit Agricole Bank	Ukreximbank
Union Standard Bank				

Source: compiled by the authors on the basis of data from [8].

Table 3

## Comparative analysis of the rate-of-growth for market niche and niche bank (Investbank) over the period of 2010 – 2014

Market sector, incl.		2010	2012	2014	r.o.g.: 2012 – 2010	r.o.g.: 2014 – 2012	r.o.g. over the period
Assets	Bank share	0,0061	0,0062	0,0060	1,016	0,968	0,984
	Sector volume, mio. UAH	66746	76442	85724	1,145	1,121	1,284
Deposits	Bank share	0,0073	0,0053	0,0057	0,726	1,075	0,781
	Sector volume, mio. UAH	31537	50794	46423	1,611	0,914	1,472
Credits	Bank share	0,0046	0,0059	0,0067	1,283	1,136	1,457
	Sector volume, mio. UAH	53412	46759	56710	0,875	1,213	1,062
Financial result	Bank share	0,0028	0,0076	0,0122	2,714	1,605	4,357
	Sector volume, mio. UAH	284	801	253	2,820	0,316	0,891

Source: calculated by the authors on the basis of data from [8, 12].

Table 4

## Determining the level of financial firmness of Investbank on on the basis of data from 2012 – 2014

Indicator	Formula	Calculated on the basis of data for 31.12.			Increase rate for 2012-13, %	Increase rate for 2013-14, %
		2012	2013	2014		
Reliability ratio	$Rr = E/Bf$ , where E – equity, Bf – borrowed funds ( $\geq 5\%$ )	37,67%	41,11%	43,75%	9,14	6,40
Financial leverage ratio	$Flr = (L/E)$ , where L – liabilities, E – equity	3,6460	4,1943	3,3533	15,04	-20,05
Ratio of involvement of equity in the asset formation	$Rie = E/Ta$ , where E – equity, Ta – total assets ( $\geq 10\%$ )	21,52%	19,25%	22,97%	-10,56	19,32
Equity-to-deposits ratio	$Edr = E/D$ , where E – equity, D – deposits	49,01%	56,51%	60,57%	15,30	7,19
Activity ratio of funds borrowing	$Arfb = Bf/Tl$ , where Bf – borrowed funds, Tl – total liabilities (80 – 85%)	57,14%	46,82%	52,51%	-18,05	12,14
Level of interbank credits in the liabilities	$Ricb = IBCi/L$ , where IBCi – involved interbank credits, L – liabilities ( $< 30\%$ )	19,68%	35,66%	17,82%	81,23	-50,02
Level of use of the borrowed funds in the credit exposure	$Rubf = Ce/Bf$ , where Ce – credit exposure, Bf – borrowed funds	1,0178	1,3337	1,5014	31,04	12,57
Overall liquidity ratio	$Rol = Ta/L$ , where Ta – total assets, L – liabilities	127,43%	123,84%	129,82%	-2,81	4,83
Return on assets	$PRa = Np/Aaa$ , where Np – net profit, Aaa – average annual assets	1,30%	0,97%	0,80%	-25,70	-17,53
Return on equity	$Re = Np/E$ , where Np – net profit, E – equity	6,04%	5,02%	3,47%	-16,93	-30,88

Source: calculated by the authors on the basis of data from [12].

Table 5

## Basic indicators of the socio-economic development of both Vinnytsia and Mykolaiv regions

Indicators of the socio-economic development of regions	Vinnytsia region	Mykolaiv region
Unemployment rate, %	11,1	9,4
Economically active population, ths. persons	739,2	551,6
Number of employable population per banking institution, persons/fig.	1527	1315
Average wage, UAH	2732	3326
Available income per one person, UAH	23000,6	23868,8
Volume of the enterprises' products sold, mio. UAH	46668,4	54129,6
Total exports, ths. USD	48494,6	105795,1
Total imports, ths. USD	24298,2	38416,5

Source: calculated by the authors on the basis of data from [13].

According to the data from Table 5, most of the leading indicators are referred to the Mykolaiv region. When entering this market, the management of Investbank needs to focus on service of legal entities, since this region is characterized by significant volumes of the products sold, especially with regard to exports. Thus, the bank gets the opportunity to develop foreign exchange operations (service of foreign economic contracts).

Further on, development of *strategy for coverage of share* at the market of the banking services of Mykolaiv

region in the case of Investbank requires a preliminary estimation of market conjuncture in the indicated region by means of SWOT-analysis, the results of which are displayed in Table 6.

### CONCLUSIONS

The results of the study provide the following conclusions.

1. The conducted SWOT-Analysis allows to consider Mykolaiv region among the promising regions of Ukraine,

Results of SWOT-analysis for Mykolaiv region

Strengths	Weaknesses
1. Advantageous geographical location	1. Considerable deterioration of the existing infrastructure
2. Significant transit potential, developed transport infrastructure	2. A high level of physical wear of fixed assets in the real sector of economy (especially shipbuilding), obsolete technologies
3. High-skilled human labor resources and scientific potential	3. A high-level energy intensity of production
4. Favorable conditions for agriculture	4. Low level of innovation in production
5. Diversified economy	5. Considerable distance from objects of international importance
6. Large base of raw agricultural products for further processing (development of contemporary enterprises of processing industry)	6. Existence of large agrarian holdings (high concentration of land in the hands of a single proprietor)
7. Availability of qualified management staff in the public authorities	7. Low employment in rural areas, lack of jobs in the small towns and settlements
8. A high proportion of economically active population	8. Inter-regional disproportions in the socio-economic development
9. Multi-functional area for tourism and recreation (historical and cultural landmarks, rich natural-reserved fund)	9. Likelihood of emergencies because of natural disasters and presence of potentially dangerous objects
10. Developed network of educational institutions	10. Low density of medical and teaching staff in rural areas
11. High social activity and tolerance of the region's population	11. Absence of the natural growth of population, depopulation of rural area
Prospects	Threats
1. Creating a favorable investment climate	1. Further centralization of budgetary resources
2. Reducing energy consumption through active introduction of the energy efficiency technologies	2. Instability of the national currency rate
3. Increase of efficiency of scientific potential	3. Monopolization of markets, lack of competition
4. Raising the quality of goods and services up to European standards	4. Increase in prices for energy sources
5. Build-up of international technical assistance	5. Outflow of labor power from territory of the region
6. Growth of exports from region	6. Closing of sales markets in Russia
7. Increase in the transit potential of region, expansion of the domestic tourism	7. Decrease in competitiveness of goods as result of increased imports from the EU
8. Establishment of industrial parks (placement of local enterprises of Mykolaiv all over the region)	8. Removal of the moratorium on sale of agriculturally used lands

Source: compiled by the authors on the basis of data from [13, 14, 15].

attractive in terms of expanding the bank's activities, since the region is characterized by multi-industry economy, developed transport infrastructure (including water transport), agriculture, food and light industry sectors.

2. To Investbank, while entering a new regional market, is important to take into consideration the above information, because it directly determines the priorities for development of products and services that should be offered to potential consumers; it provides an important analytical tool for selection of the optimal strategy and making effective managerial decisions regarding the successful development of bank.

3. Speaking of prospects of further research on the chosen topic, it is advisable to deepen the study of the theoretical-methodological provisions regarding the implementation of practical aspects of operation and development of bank in the context of regional economic disparities. ■

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