

An Analysis of Marketing Problems & Possible Remedies of Bangladeshi SMEs

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Abstract

Importance & influence of marketing in an organization's growth and success was considered secondary in a few decades back. But now-a-days research has proved that marketing has a huge impact in an organization's overall growth. It is true for both SME's as well as for large organizations. Bangladeshi SME's have huge potential to grow at a greater pace. But some corrections of their activities including marketing activities should be made. From previous research it is clear that SME's are not competent enough in their marketing practices compared to well known large organizations. They are more traditional and centralized in marketing activities and decision making. The problem is even more acute in third world countries (eg. Bangladesh). In this research paper the problems related to SME's marketing activities have been found out. At first forty variables had been developed and after necessary fieldwork twenty variables has been found to be germane to conduct research in this regard. Some recommendations as remedies have been provided to combat the marketing problems in an efficient manner. This article will be helpful for SME organizations in finding their faults regarding marketing tasks. The recommended remedies will help in correcting their actions in this regard.

Keywords: SME, Marketing, Bangladesh, Marketing problems & remedies, Hypotheses, PERT.

Introduction

Marketing in SME organizations has not received enough importance. The marketing practices by SME organizations are very traditional in nature. They are not well aware about modern marketing practices. As a result they are lagging behind and are not being able to compete with large organizations. Large organizations spend a lot in marketing tasks. So, they are well-known to customers and being able to enter in the customer's considerations set easily in the time of final purchase of products. People believe mostly the organizations which are well-known with their marketing efforts. This lack of expertise in marketing practices by SMEs is pushing them far more behind though they have the ability to provide quality products to customers like big organizations.

The importance of marketing has crossed the business organizational boundaries. Previously it was the general thought that only for-profit organizations will be involved in marketing their products. But today it is proved that non-profit organizations should also be involved in marketing to get customer's charity budget's share. Even professionals (eg. doctors, lawyers) are now realizing the importance of marketing to make them well known to their customers. As in

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every aspect the increasing competition demands more marketing efforts to reach the customers effectively and efficiently than the competitors do.

Most of SME organizations are not well aware about their marketing problems. They are not spending enough money or even very little money for marketing tasks in proportion to their total budget. In this paper SME's limitations regarding marketing tasks have been identified. Some recommendations have been provided to combat the situation in this regard. These recommendations will be helpful for SME organizations of Bangladesh in correcting their mistakes of attitude towards marketing practices.

Objectives of the study

There are certain objectives of preparing the paper. These objectives are depicted below:

- To find out the problems associated with marketing activities of SME organizations.
- To provide some suggestions as remedies in dealing with the problems.
- To identify the service quality performance of Bangladeshi SMEs.
- To analyze the problems statistically to find out the severity of each problem individually.

Literature Review

It has been recognized that there is no clear definition or grand unifying theory of marketing in SMEs (Simpson, Padmore, Taylor and Frecknall-Hughes, 2006). Due to the characteristics and limitations of their owner-manager, resources, market impact and organizational structure, marketing in small and medium businesses is likely to be haphazard, informal, loose, unstructured, spontaneous and more reactive than proactive (Gilmore, Carson and Grant, 2001). The power and marketing decision making in SME firms is concentrated solely in the manager and decisions are sometimes made based on instinct and personal preferences, as opposed to a strategic and logical assessment of the environment (Chaston, 1997).

Marketing activity within the small firm is related to the owner/manager's attitude, experience and expertise in marketing (Brown, 1995). Most of the SMEs are regarded as opportunistic in their information seeking behaviours (Fuelhart and Glasmeier, 2003) and the main sources of market intelligence appear to be informal (Renko, Carsrud, Brännback and Jalkanen, 2005). Chowdhury (2007) highlighted that in the context of Bangladesh SME is characterized by Low capitalization and limited assets, geographical diversity and high mortality, poor credit knowledge, very limited access to formal source of credit, cash intensity in transactions, very limited record keeping habit, poor financial disclosure on account of tax issues, high risk perception has led to high borrowing costs.

SMEs may be unable to exploit new products because of the limited organizational and marketing capabilities. Other studies discuss cultural barriers to innovation, such as reluctance to change, tendency to ignore procedure, focus on short-term requirements, lack of strategic vision and the diffusion of a blame culture (Filson and Lewis, 2000; Freel, 2000). The lack of financial resources, inadequacy of management and marketing, lack of skilled workers, weakness in

external information and linkages, and difficulty in coping with government regulations are factors that limit their competitiveness (Buijs, 1987; Freel, 2000; Rothwell, 1994).

In a research concerning SME sector of Bangladesh, Miah (2007) stated that the major constraints for SMEs are lack of adequate investment, lack of modern technology, high rate of interest on bank loans, irregular/inadequate supply of power, poor physical infrastructure and high transportation cost, poor information about market opportunities and requirements, inadequate availability of raw materials, lack of skilled technicians and workers, lack of research & development facilities, fierce competition, absence of effective and transparent legal system, difficulties in accessing technology, credit constraints, low access to business services, constraint of quality of human resources, low awareness, low lobbying capacity, rapid changes in policy environment.

Ahmed (2006) observed that the availability of finance is a major constraint to formation and growth of SMEs in Bangladesh. Banks are unwilling to expand their SME credit portfolio because they do not consider SME lending an attractive and profitable undertaking. This is so because SMEs are regarded as high risk borrowers because of their low capitalization, insufficient assets and their inability to comply with collateral requirements of the banks. Administrative costs are also higher because close monitoring and supervision of the SME operation becomes necessary.

Marketing as a powerful tool of today's business growth has not got the required importance in SMEs. The improvement in marketing practices by SMEs is the prime concern now. There is lack of research works in improving SME's conditions. It is even more acute in third-world countries (eg. Bangladesh). The lack of research works in SME sector offer researchers a wide area to explore. From the literature review it is clear that there is lack of widespread research work over Bangladeshi SME's marketing problems and remedies. So, this topic has been selected to conduct research work in this aspect. This work will give a proper guideline to SMEs to improve their current condition in this regard. Thus, this paper seeks to answer the following research questions:

R. Q. 1. Are the mentioned variables responsible for causing marketing problems in Bangladeshi SMEs?

R. Q. 2. Are the mentioned variables significant enough to influence the SMEs marketing problems in Bangladeshi context?

Conceptual Framework

After prolonged fieldwork the following marketing problems regarding SME organizations in Bangladesh has been identified. These are described below:

Research work

According to Miah (2007) lack of research & development facilities is one of the major constrains SMEs have. SMEs are not well acquainted with marketing research processes and the resulting favorable consequences. This reason lags them behind in collecting market information concurrently.

Resource constrains

SMEs do have resource and budget limitations. This reason hinders them from spending more money in marketing tasks to be updated about market elements.

Qualified people in marketing department

In most of the SMEs there is lack of qualified people in marketing department. As salary structures in these organizations are lower so they can't be able to recruit qualified people who have the expectation of higher salary. Also these organizations can't hold the qualified people in their organizations as the qualified people left for better opportunities.

Outsourcing marketing tasks

The management of SMEs has little knowledge on outsourcing facilities. They also have less belief on third parties who can do work on behalf of them.

Educational background of marketing people

SME organizations generally employ people in marketing department who have no relevant marketing degrees behind them. They are hired for cheap salaries. Even some of them are below HSC or BBA level students. In upper levels there is also lack of real marketing people having higher marketing degrees.

Management support

Managements in SMEs are not providing enough support in increasing marketing budget. They are mostly current profit thinkers rather than long term consequences thinkers.

Traditional views

SMEs are attributed with the fault that they are traditional thinkers and not smart enough like big organizations to think outside the traditional box of environment.

Management competency

Management body in SME organizations is not competent enough like big organizations. They have no clear vision in conducting business on a long term basis.

Resistance to change

The management body and employees in SMEs are not willing enough to keep pace with changes. Rather they are resistant to changes as it may bring additional cost to keep pace with changes. They are reactive rather than proactive in most of the situations.

Importance given to employee's voice

In some SMEs employees are not provided with enough importance that they require. They should have a voice over tactical decisions as they are closely related to fulfill the decision completion tasks.

Training facilities

SMEs have their limitations in providing training facilities to their marketing people. Lack of training affects the service performance of SMEs employees badly.

Mass Marketing

SMEs are not in the habit of practicing individualized marketing activities. Rather they practice mass marketing strategies in general.

Use of media for marketing

SMEs use fewer medium for advertising their products. Even some of the SMEs don't use any media to advertise their products.

Promptness in service

SMEs have lack in providing prompt service. There is unavailability of required number of employees to serve promptly to all customers at a time.

Structured Marketing plan

Big organizations develop structured marketing plan. But SMEs are lagging behind in this regard. Unstructured plan indicates their marketing weakness.

Convincing the customers

SMEs employees are not confident enough to convince the customers. As a result customers prefer more service oriented big organizations.

Current profit maximization

SMEs managements are current profit thinker than long run profit achievers. They don't coerce in long term relationship marketing activities.

Concurrent decision making

Concurrent decision making is a general feature of SMEs. But long term marketing and other decisions require time for consideration. SMEs are not in the habit of spending time for decision making.

Centralized decision

SMEs all decisions including marketing decisions are centralized to the management body. But management body don't have specialized knowledge on all aspects. So, centralization limits SMEs progress in an efficient manner.

Inconsistent service

SMEs are not known for providing consistent service. Inconsistency of service indicates marketing people's weakness of SMEs.

Some conceptual knowledge related to this study is important to note in this part. These will clarify the concepts in an efficient manner. For strengthening the research and increasing clarity and understanding a model has been developed which is related to the main analytical part of this paper.

Methodological Issues Involved

SMEs play a vital role in improving employment opportunity and contribute to remarkable economic growth of any country especially for a backward country like Bangladesh. SMEs are suffering from various marketing problems. A survey has been conducted upon some

Bangladeshi SMEs with the help of a questionnaire. The research is a descriptive one in nature. Primary data has been collected from fieldwork. Specially instructed & trained interviewers were sent to collect data. The data collection period was four months. Secondary data has been collected from previous researches, publications and internet. Convenience sampling technique has been used to collect the samples. Sample size is 250 in this regard. The samples were collected from different SME's employees and management body according to availability. There are five demographic questions, twenty one close ended questions and one open ended question in the questionnaire. Respondents were asked to fill up the questionnaire using a five point Likert scale coded from "Strongly Agree" to "Strongly Disagree".

The multiple regression analysis model is a very effective method for statistical analysis of research papers. Hair et.al (2005) stated that for analyzing the relationship between one dependent variable and several independent variables multiple regressions analysis can be applied. Thus multiple regression analysis has been used to test the relationships between independent variables and dependent variable in this regard.

The multiple regression model for this study has been depicted as follows:

$$SMP = D + \beta_1 R + \beta_2 RC + \beta_3 Q + \beta_4 O + \beta_5 E + \beta_6 M + \beta_7 T + \beta_8 MC + \beta_9 RT + \beta_{10} I + \beta_{11} TF + \beta_{12} MM + \beta_{13} U + \beta_{14} P + \beta_{15} S + \beta_{16} C + \beta_{17} CP + \beta_{18} CM + \beta_{19} CD + \beta_{20} IS + e_i.$$

Where,

SMP= SMEs marketing problems

R= Research work

RC= Resource constrains

Q= Qualified people in marketing department

O= Outsourcing marketing tasks

E= Educational background of marketing people

M= Management support

T= Traditional views

MC= Management competency

RT= Resistance to change

I= Importance given to employee's voice

TF= Training facilities

MM= Mass Marketing

U= Use of media for marketing

P= Promptness in service

S= Structured Marketing plan

C= Convincing the customers

CP= Current profit maximization

CM= Concurrent decision making

CD= Centralized decision

IS= Inconsistent service

D= Multiple Regression constant

e_i = Error

Hypotheses development

After thorough literature review two research questions have been identified to develop hypotheses for this study. According to the research questions two sets of hypotheses have been developed. The developed hypotheses for this study are provided below:

First set of hypotheses:

H₀: The mentioned variables are not responsible for causing marketing problems of SMEs in our country.

H₁: The mentioned variables are responsible for causing marketing problems of SMEs in our country.

Second set of hypotheses:

H₀: There is insignificant relationship between the dependent and independent variables.

H₁: There is significant relationship between the dependent and independent variables.

Findings & Discussions

Significant outcomes have been resulted from the research work in this regard. These imperative findings are being discussed in the next few paragraphs:

Table 1. Reliability Statistics

Cronbach's Alpha	N of Items
.716	21

Description of the reliability statistics Table

Cronbach's Alpha is the average of all possible split-half coefficients resulting from different ways of splitting the scale item and its value varies from 0 to 1. The value of 0.6 or less generally indicates unsatisfactory internal consistency level. From the above reliability table we can find that the Cronbach's Alpha value is .716 in this regard. It indicates satisfactory internal consistency level. That means reliability state is acceptable in this aspect.

Table 2. Descriptive Statistics

	N	Mean
Research work	250	4.83
Resource constrains	250	4.28
Qualified people in marketing department	250	3.75
Outsourcing marketing tasks	250	3.98
Training facilities	250	4.02
Management support	250	4.83
Traditional views	250	4.57
Management competency	250	4.42
Resistance to change	250	4.16
Importance given to employees voice	250	4.64
SMEs marketing problems	250	4.80
Mass Marketing	250	4.08
Use of media for marketing	250	4.02
Promptness in service	250	4.14
Structured Marketing plan	250	4.58
Convincing the customers	250	4.44
Current profit maximization	250	4.14
Concurrent decision making	250	4.10
Centralized decision	250	4.34
Inconsistent service	250	4.58
Educational background of marketing people	250	3.98
Valid N (listwise)	250	

Hypothesis testing (First set)

From the above descriptive table it's clear that Bangladeshi SMEs have so many problems regarding their marketing activities. Almost all the variables have mean values of more than 4 (Disagree) and few have values of more than 3 (Neutral) and very close to 4 (Disagree) which is alarming. This finding supports the rejection of the null hypothesis from the first set of hypothesis that the mentioned variables are not responsible for causing marketing problems of SMEs in our country. The rejection of the null hypothesis indicates the acceptance of the alternate hypothesis from the first set of hypothesis that the mentioned variables are responsible for causing marketing problems of SMEs in our country.

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables

		Research work	Resource constrains	Qualified people in marketing department	Outsourcing marketing tasks	Training facilities
SMEs marketing problems (Dependent Variable)	Pearson Correlation	-.075	.104	-.043	-.147*	-.257**
	Sig. (2-tailed)	.236	.102	.500	.020	.000
	N	250	250	250	250	250

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables (Continued)

		Resistance to change	SMEs marketing problems	Importance given to employees voice	Mass Marketing	Use of media for marketing
SMEs marketing problems (Dependent Variable)	Pearson Correlation	-.137*	1	.315**	-.440**	-.045
	Sig. (2-tailed)	.030		.000	.000	.474
	N	250	250	250	250	250

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables (Continued)

		Convincing the customers	Current profit maximization	Concurrent decision making	Centralized decision	Inconsistent service	Educational background of marketing people
SMEs marketing problems (Dependent Variable)	Pearson Correlation	-.174**	.026	.256**	.101	.630**	-.087
	Sig. (2-tailed)	.006	.685	.000	.111	.000	.168
	N	250	250	250	250	250	250

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables (Continued)

		Management support	Traditional views	Management competency	Promptness in service	Structured Marketing plan
SMEs marketing problems (Dependent Variable)	Pearson Correlation	.017	.271**	.140*	-.145*	-.109
	Sig. (2-tailed)	.794	.000	.027	.022	.086
	N	250	250	250	250	250

*. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01 level (2-tailed).

Description of the correlation table

Correlation analysis helps to identify the relationship between dependent variable and each independent variable. Here the dependent variable SMEs marketing problems is positively related with the independent variables namely Importance given to employees voice, Resource constrains, Inconsistent service, Concurrent decision making, Centralized decision, Current profit maximization, Management competency, Traditional views and Management support. This result indicates that these variables are much closer to influence the dependent variable than the other ones. All of the variables have their separate influence and importance.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 ^a	.627	.594	.28545

a. Predictors: (Constant), Educational background of marketing people, Management competency, Research work, Current profit maximization, Centralized decision, Management support, Training facilities, Traditional views, Structured Marketing plan, Qualified people in marketing department, Importance given to employees voice, Inconsistent service, Outsourcing marketing tasks, Promptness in service, Use of media for marketing, Resource constrains, Concurrent decision making, Resistance to change, Convincing the customers, Mass Marketing.

Description of the model summary table

Here, the Value of $R = 0.792$ indicates that there is a high degree of positive correlation among the independent & dependent variables. The value of $R^2 = 0.627$ means that 62.7% or 63% variation in the dependent variables can be explained by the regression model. The value of adjusted $R^2 = 0.594$ or 59.4% suggests that addition of other independent variables couldn't make a remarkable contribution in explaining the variation in the dependent variable. These findings support the relevance and strength of the selected variables for conducting research in this regard.

Table 5. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
¹ (Constant)	3.746	.415		9.020	.000
Research work	.005	.038	.005	.128	.898
Resource constrains	.118	.034	.205	3.520	.001
Qualified people in marketing department	-.005	.026	-.010	-.199	.843
Outsourcing marketing tasks	-.046	.032	-.079	-1.448	.149
Training facilities	-.084	.022	-.191	-3.878	.000
Management support	-.035	.044	-.033	-.778	.437
Traditional views	.036	.038	.045	.960	.338
Management competency	-.027	.030	-.042	-.875	.382
Resistance to change	.100	.038	.175	2.613	.010

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Importance given to employees voice	.021	.040	.030	.534	.594
Mass Marketing	-.297	.043	-.621	-6.883	.000
Use of media for marketing	.125	.047	.219	2.629	.009
Promptness in service	-.049	.033	-.088	-1.470	.143
Structured Marketing plan	.001	.051	.001	.023	.982
Convincing the customers	.116	.052	.173	2.211	.028
Current profit maximization	-.060	.044	-.093	-1.363	.174
Concurrent decision making	.039	.038	.061	1.025	.307
Centralized decision	-.107	.038	-.148	-2.793	.006
Inconsistent service	.320	.040	.498	8.069	.000
Educational background of marketing people	.039	.045	.050	.872	.384

a. Dependent Variable: SMEs marketing problems

Regression equation

The Regression equation for this study has been shown below:

SMEs marketing problems = 3.746+ (.005) (Research work) + (.118) (Resource constrains) + (-.005) (Qualified people in marketing department) + (-.046) (Outsourcing marketing tasks) + (-.084) (Training facilities) + (-.035) (Management support) + (.036) (Traditional views) + (-.027) (Management competency) + (.100) (Resistance to change) + (.021) (Importance given to employees voice) + (-.297) (Mass Marketing)+ (.125) (Use of media for marketing) + (-.049) (Promptness in service) + (.001) (Structured Marketing plan) + (.116) (Convincing the customers) + (-.060) (Current profit maximization) + (.039) (Concurrent decision making) + (-.107) (Centralized decision) + (.320) (Inconsistent service) + (.039) (Educational background of marketing people).

From the above evidences it is clear that the dependent variable SMEs marketing problems is influenced by the independent variables namely Educational background of marketing people, Management competency, Research work, Current profit maximization, Centralized decision, Management support, Training facilities, Traditional views, Structured Marketing plan, Qualified people in marketing department, Importance given to employees voice, Inconsistent service, Outsourcing marketing tasks, Promptness in service, Use of media for marketing, Resource constrains, Concurrent decision making, Resistance to change, Convincing the customers and Mass Marketing. Among these variables we can find from the Coefficients table that Resource constrains (.001), Training facilities (.000), Mass Marketing (.000), Use of media for marketing (.009), Centralized decision (.006), Inconsistent service (.000) are highly significant than the other ones in this regard.

Table 6. ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.340	20	1.567	19.231	.000 ^a
	Residual	18.660	229	.081		
	Total	50.000	249			

- a. Predictors: (Constant), Educational background of marketing people, Management competency, Research work, Current profit maximization, Centralized decision, Management support, Training facilities, Traditional views, Structured Marketing plan, Qualified people in marketing department, Importance given to employees voice, Inconsistent service, Outsourcing marketing tasks, Promptness in service, Use of media for marketing, Resource constrains, Concurrent decision making, Resistance to change, Convincing the customers, Mass Marketing
- b. Dependent Variable: SMEs marketing problems

Hypothesis testing (Second set)

The above ANOVA table provides us the significance value of .000. This finding indicates that there is a significant relationship between dependent & independent variables. So, it can be said that SMEs marketing problems are significantly influenced by the independent variables namely Educational background of marketing people, Management competency, Research work, Current profit maximization, Centralized decision, Management support, Training facilities, Traditional views, Structured Marketing plan, Qualified people in marketing department, Importance given to employees voice, Inconsistent service, Outsourcing marketing tasks, Promptness in service, Use of media for marketing, Resource constrains, Concurrent decision making, Resistance to change, Convincing the customers and Mass Marketing. This finding supports the rejection of the null hypothesis from the second set of hypothesis that there is insignificant relationship between the dependent and independent variables. The rejection of the null hypothesis indicates the acceptance of the alternate hypothesis from the second set of hypothesis that there is significant relationship between the dependent and independent variables.

Limitations of Analysis

There is no single work in this world which doesn't have limitations. This paper also has some limitations. The major limitations of this paper are: all regions of Bangladesh were not covered while collecting the data through questionnaire, samples were not taken equally from all groups, there were twenty variables for research in this regard which is too much to consider at a glance, some employees of some organizations were not helpful in filling up the questionnaire etc. According to the limitations firstly, the future research may cover all regions of Bangladesh to increase coverage of the research. Secondly, the future research may take samples equally from all groups to make the research more germane. Thirdly, some suggestions have been provided in this paper to combat the mentioned problems but there is no direction on which task should be done first to combat each problem. Critical path analysis & PERT analysis could be applied here to know which tasks could be done on a priority basis to combat the problematic situations. Fourthly, twenty variables have been used in this research. Factor analysis could be applied here to group the similar variables under a common factor. Then the problems would be more structured and could be analyzed in an efficient manner.

Policy Implications

This paper has huge importance in terms of managerial implications. According to the findings it is clear that managements in SME organizations are not well aware about the importance of marketing for the growth of their organizations. As a result there exist many problems related to marketing tasks. Here in this part some suggestions are being provided to counter the marketing problems. These are provided below:

- Hiring the people having higher degrees in marketing background for filling vacancies in marketing department.
- Hiring the best possible people within the limited HR budget.
- Providing training to upgrade the employee's capabilities in doing their work.
- Retaining the qualified employees as long as possible.
- Gathering knowledge about outsourcing marketing tasks.
- Identifying the benefits of outsourcing by examining the success history of big organizations in this regard.
- Weighing the specialized service getting benefits & costs at the longer viewpoint.
- Providing employees the opportunity to engage in professional courses related to marketing.
- Rejecting recruitment of people in the marketing department who have no relevant marketing degrees.
- Searching for examples of famous big organizational success in marketing as well as overall progress with the help of research output.
- Measuring the effects of before & after research progress in marketing operations.
- Continuous research efforts should be practiced to keep in touch with the ever changing business world.
- Distributing scarce resources to the best possible sources on a priority basis.
- Making sure of using resources effectively as well as efficiently.
- Understanding the importance of more marketing expenses which will pay off in the form of more value and money in the long run.
- Changing the old management belief of production concept of marketing that describes the thought that an organization can sell all products that it produces.
- Strengthening the belief in modern marketing concept and holistic marketing concept where customers are the focal point of all marketing decisions.

Recommendations help to design strategies in combating problems. Here some recommendations have been designed to reduce the Bangladeshi SMEs problems related to their marketing activities. If the SMEs can follow these recommendations then they could hope for improvement in this aspect.

Conclusions

SME organizations all over the world are growing at a lower rate in terms of successful operations in comparison with big & well-known organizations. The problem is even more acute in third world countries (eg. Bangladesh). So, there are requirements of huge research efforts to

reveal the reasons behind this state. After finding the reasons it is the duty of the researcher to recommend some remedies as well. As a result management body of SME organizations could have a clear guideline for solving their problems. In this paper the marketing problems have been showed clearly and recommendations have also been provided to help the management in correcting their mistakes. The scope of future research has been described in details and with ease to help further studies by other researchers. This paper has been a creation for helping the growth of SME organizations to a great extent. The SME organizations should be operated in a planned framework to be improved continuously.

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