

THE INTEGRATION OF THE 4P'S TOWARDS THE DEVELOPMENT OF  
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## EXECUTIVE SUMMARY

Marketing is the business function that identifies unfulfilled needs and wants, defines and measures their magnitude, determines which target markets the organization can best serve, decides on appropriate products, services and programs to serve these markets and call upon everyone in the organization to "think and serve the customer". Marketing must not be seen narrowly as the task of finding clever ways to sell the company's product. Authentic marketing is not the art of selling what you make but knowing what to make. Knowing to sell is no longer adequate in this age of competitive retail banking as all banks provides "me-too" products.

PHB as a medium sized bank have limited resources to serve all segments and realizing that the Bank only concentrates on niche marketing by capturing "a slice of a big pie", small but profitable. Specialization is more profitable than to venture into the big market with limited resources.

This study is regarding PHB's marketing mix - that are product, price, promotion and place in analysing and understanding the integration of the 4P's towards the development of PHB. Before any selling could be carried out, the Bank have to understand the 4P's first. By understanding these, PHB can develop effective strategies to better serve customers and develop products to suit their needs and wants.

Background study of the Bank was carried out to know the bank's evolution from the date of establishment. Findings shows that the bank have experienced a massive losses due to internal crisis and with

the new management in 1986, they have brought back the bank to the marketplace and since that the image slowly recovered.

A survey was carried out to know the customers perception towards the bank. Findings reveals that 89.7% of the customers are satisfied with the facilities provided whereas 46.1% rate the frontliners as courteous and fast. This indicates that PHB is striving towards the excellence of customers service.

The inregration of the 4P's also brings customers to the bank where 45.1% customers choose PHB due to its convenience location, 22.6% choose due to good customer service and flexibility. The pricing , in this study concerns the interest rates where 71.7% choose as moderate which is in line with other major banks.

Promotion is very poor where 79.5% customers never heard of the corporate song and 56.4% never saw the advertisement but still the bank managed to obtained an increase of 100% profit for the year 1991.

From the findings, PHB still have room of improvement to upgrade the existing facilities with the emphasis on promotion to better position the bank in the industry. There is still market that can be tapped such as the student market and the ladies market.

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TABLE OF CONTENTS

PAGE

Acknowledgements	i
Terms and Definitions	ii
Lists of Tables of Figures	iv
Executive Summary	v

I. INTRODUCTION

1.1	Banking Industry	1
	1.1.1 The Banking System	4
	1.1.2 Future Trend	6
1.2	Perwira Habib Bank Malaysia Berhad	7
1.3	Objectives of the Study	16
1.4	Importance of the Study	17
1.5	Scope of the Study	17
1.6	Methodology	18

II. SWOT ANALYSIS

2.1	SWOT Analysis	21
	2.1.1 Strength	23
	Product	24
	Price	27
	Promotion	28
	Place	30
	Competition	31
2.2	Weaknesses	32
2.3	Opportunities	34
2.4	Threats	35