



**A STUDY ON PROMOTION STRATEGIES
TOWARDS AGROCASH LOAN BY AGROBANK**

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ABSTRACT

This study encompasses the topic of “A Study on Promotion Strategies towards AGRO CASH loan by AGROBANK. The purpose of this study is to examine AGROBANK promotion strategies towards AGRO CASH loan. This study should be able to obtain deep analysis and understanding on the promotion strategy that suitable for the AGRO CASH. This study also contains information on the brief history of the bank, its organizational structure, objectives and types of services provided. This research is based on a survey using a set of questionnaire of 19 questions. Descriptive research is undertaken in order to ascertain and to be able to describe characteristic of various needs in a situation. The simple random sampling was used in this research whereby a total of 100 respondents are selected from both potential and existing borrowers and the researcher only focused mainly in Kota Kinabalu area. Secondary data was used in this research whereby most of the information obtained from books, journal and article through internet, and the corporation itself. Primary data was also used in this research. Information was collected through questionnaires and personal interview. The data gathered was measured using the Statistical Package for Social Science (SPSS). And from the findings, researcher can conclude that the promotion strategy that suitable for AGRO CASH loan in AGROBANK is through printed and electronic media advertising and organizing “Hari bertemu pelanggan” more often. Beside it was also recommended for AGROBANK to shorten the approval time period and lower interest rate of AGRO