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ABSTRACT

This study was conducted to know the effectiveness of marketing tools used by AGRO Bank Kota Kinabalu in Sabah State. This research also done to evaluate every tools (4p's + 3p's) either it is effective to apply or less effective. All of the objectives stated by the researchers were achieve. The researchers also were able to find the solution for all of the findings that the researcher found by providing the suggestion and recommendations to be implemented by AGRO Bank in the future.

CHAPTER 1: INTRODUCTION