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**BANKING MARKETING OF DEPOSITS ACCOUNTS ON
PROMOTIONAL TOOLS**

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Abstract

As financial institutions grows like mushrooms in rainy day, question of “How many big banks there will be?” is difficult to see. With the intention to be remained there, actions, strategies and decisions of marketing is suggested to be made. This dissertation of “*Banking Marketing of Deposits Accounts on Promotional Tools*” gives a view on the importance of *Savings Account* , *Current Account* and *Fixed Deposits* to banks. Competitors in the line of banking are not only between banks but also to other financial intermediaries. In order to bring out services and products of the banks, promotion is the answer. Promotion create of awareness, interest, direction and action to be taken by the existing depositors or public. In Malaysia, incentives that used and offered as promotional tools by local banks are in term of interest and products. Selection of tools that used are identified through the importance of the specific accounts or schemes to total deposits. Every one Ringgit Malaysia change in deposits account effect more that one Ringgit Malaysia change in Total Deposits and are shown in Time Series Processor in the analysis. This statement is supported and approved by this dissertation. However, there are only five banks used as samples which are ordinary commercial banks, government bank and totally Islamic base bank (Bank Islam). Various types of banks selected is purposely chose with intention to evaluate different action and tools that used together with different schemes offer.

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