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BUSINESS RESEARCH

REPORT ON MARKETING PLAN ON LENDING FACILITIES TO INDIVIDUAL
CUSTOMERS OF BANK RAKYAT

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P R E F A C E

There is perhaps, no more misunderstood direction given by bank senior management than is contained in the order, "Develop a marketing plan!". This order or direction is misunderstood because neither the senior management nor the marketing department usually has previously defined the ultimate purpose of the marketing plan. Thus, before developing the marketing plan strategy, it is critical to determine what is the purpose of the finished product. With this caveat and introduction, the writers believe that there is no one method of developing a marketing plan.

This research project, "A study of Marketing Plan For Lending Facilities To Individuals Customers Of Bank Rakyat," was undertaken to satisfy partial requirement for the Business Research subject. One of the main objectives of the study was to examine the level of achievement obtained by Bank Rakyat's marketing plan for lending facilities to individual customers.

This paper includes the information and feedback regarding the public perception on the bank's image and services provided by the bank. The public response to the bank's new theme, "Rakyat Maju" is also examined.

It is our contention that an effective and efficient marketing plan is a prerequisite for any form of success in

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BACKGROUND OF INFORMATION OF BANK RAKYAT-AN OVERVIEW

Bank Rakyat is a Cooperative Society formed in September, 1954 under the Cooperative Societies Ordinance of 1948 as a thrift and loan society to service it's members. It operates as a Cooperative Bank.¹

The main activity of Bank Rakyat should be that for a thrift and loan society in line with its By-Law 5(1).²

"The main objective of the Bank is to raise the economic status of the members by granting loans at reasonable rates of interest for the purpose of agriculture, production, enterprise, marketing, industry, fisheries, transport, housing commerce and any other business which is considered appropriate and beneficial to the members and also to encourage thrift and savings".

Bank Rakyat achieved a very rapid growth in the years from 1973 to 1976, interms of its paid-up capital, membership on deposits. It developed a network of 23 branches in west Malaysia and invested in a number of subsidiary companies in various industries. This rapid growth, unfortunately, was not accompanied by an effective management of its funds and resulted in losses due to the Bank. (Appendix 1)

In 1976, the Federal Government stepped in to assist the Bank. To ensure that these would be proper management and

¹ Bank Rakyat Annual Report, 1982

² Bank Rakyat Annual Report, 1982