

# Contents

ACKNOWLEDGMENTS.....	v
PROJECT METHODOLOGY .....	1
Profile of Respondents.....	3
MANAGEMENT SUMMARY OF SURVEY RESULTS.....	7
Highlights.....	9
Industry Marketing Expenditures.....	12
Marketing Expenditures per Bank.....	14
Advertising Share of Marketing Expenditures.....	23
Public Relations Share of Marketing Expenditures .....	29
Sales Promotion Share of Marketing Expenditures.....	32
Bank Marketing Function.....	34
Market Segmentation.....	41
Cross-Selling and Sales Incentives .....	46
Direct Marketing .....	53
Internet Marketing .....	54
Advertising Agency Use.....	55
Future Issues .....	56
DATA TABLES .....	57
List of Tables.....	59
Subject Index.....	155