

A STUDY OF BUMIPUTRA'S ENTREPRENEURS OF SMALL MEDIUM
ENTREPRISES(SME) WITH REGARDS TO PHB'S ENTREPRENEUR
DEVELOPMENT UNIT(EDU)

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EXECUTIVE SUMMARY

The banking industry has been viewed as an industry which has more stable product range than most other service industry. The increasingly competitive environment as well as pressure to maintain profitability has forced the banking industry to be more innovative and growth oriented.

Therefore bankers are now focusing their attention on broadening their income generating through innovating new products and services. The emphasis on innovation has thrust the traditional banking industry into a new era where technology and service quality will provide their cutting edge. Each bank has their own tactics and strategy to be a market leader through improving their computerization systems, coming out niche markets and training their people to deliver high quality service in order to convince the clients that the services provided are the best. It would be essential for a banker to identify the most productive and profitable market. The size and location of each market will vary from one service to another and their needs varies from one sector to another.

The market and customer need have to be matched with appropriate banking services. Banks have to be progressive and innovative to continuously meet the changing needs of the customers.

1.1 BANKING INDUSTRY

The globalization of the world market has brought about a new demand on the banking industry - that of international financing which may involve multi-currency and multiple sources.

The banking industry has been viewed from both within and without as having enjoyed - suffered a much more stable product range than most other service industry. The two traditional other core businesses of banking have been the taking of deposits and the extension of credit in a variety of forms. However, banks are facing increasing competitive pressure in their core businesses.

The sticking to one's knitting may be a virtue exposed by the banking industry. The increasingly competitive environment as well as pressure to maintain profitability has, in recent times, forced the banking industry to be more innovative and growth oriented. The source of growth of currency and banking in Malaysia as in the growth of the economy, can be traced historically to the influence of foreign trade. The course of international trade bought in its wake not only an increase in economic activity and income in the country, but also the institutions and instruments to facilitate the financing of trade.