

LABUAN SCHOOL OF INTERNATIONAL
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UNIVERSITI MALAYSIA SABAH
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LABUAN IOFC OFFSHORE BANKING AND
INDUSTRY: THE GROWTH THROUGH
PRODUCT/SERVICE INNOVATION

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SINOPSIS

Labuan IOFC adalah pusat kewangan antarabangsa yang terletak di kedudukan pusat dalam kawasan Asia Pasifik. Pusat ini bergerak ke hadapan untuk menjadi sebuah pusat kewangan luar pesisir terpenting dalam dunia. Pada masa yang sama, ia mempromosikan banyak aktiviti dan perkhidmatan sehingga menjadi pusat pembekal perkhidmatan gabungan asli. Maka, aktiviti baru and produk inovatif senantiasia dibangunkan di Labuan yang akan memberi manfaat kepada pelabur dan pemain luar pesisir. Ia menawarkan kepelbagaian perkhidmatan dan produk kewangan luar pesisir dan menjadi pelengkap Kuala Lumpur sebagai pusat kewangan kawasan. Tambahan lagi, kerangka undang-undangnya bukan sahaja mesra perniagaan tetapi berhemat dalam memelihara reputasi Labuan dan imej sebuah pusat kewangan luar pesisir. Objektif utama penyelidikan ini adalah untuk mengenalpasti pertumbuhan perkhidmatan dan produk kewangan dalam Industri Perbankan Luar Pesisir Labuan IOFC. Kepentingan kajian meliputi sumbangan terhadap hala tuju pemasaran perkhidmatan dan produk kewangan serta menarik pelanggan yang telah bertukar menerusi inovasi perkhidmatan dan pertumbuhan produk kewangan. Melalui inovasi produk dan perkhidmatan, ahli perbankan luar pesisir mungkin menimbangkan produk dan perkhidmatan utama untuk mencapai kelebihan bersaing. Di samping itu, melalui penyelidikan ini, Labuan dan ekonomi Negara akan bertambah baik hasil daripada perkhidmatan kewangan dan keuntungan daripada industri perbankan luar pesisir.

LABUAN IOFC OFFSHORE BANKING INDUSTRY: THE GROWTH THROUGH PRODUCT/SERVICE INNOVATIONS

SYNOPSIS

Labuan IOFC is an international financial center located at the “positioned center” of the Asia-Pacific basin. The center is moving ahead to become a premier offshore financial center in the world. In the mean time, it promotes more activities and services to a great extent a truly integrated service provider center. Hence, new activities and innovative products are continuously being developed in Labuan which will benefit investors and other offshore players. It offers wide range of offshore financial products and services and complements Kuala Lumpur as a regional financial center. Besides, the legislative framework is not only business friendly but also prudent to safeguard Labuan’s reputation and image as offshore financial center. The main objective of this research is to identify the growth of financial products and services in Labuan IOFC Offshore Banking Industry. The significance of the research includes contributing the direction of marketing financial products and services and attracting customers that has changed through the growth of financial product and service innovations. Through product and service innovations, the offshore bankers may consider the key product and service to achieve competitive edge. Moreover, by conducting this research, Labuan and national economy may be improved through better financial services and higher profit from the offshore banking industry.