



**UNIVERSITY OF TECHNOLOGY MARA**

**FACTORS THAT AFFECT MAYBANK'S  
LENDING IN MALACCA AREA  
FROM 2003 TO 2008**

**MUHAMMAD SYAHIR BIN SALEH  
2008303447**

**BACHELOR OF BUSINESS ADMINISTRATION  
WITH  
HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA**

**OCTOBER 2010**



**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KAMPUS BANDARAYA MELAKA**

**“DECLARATION OF ORIGINAL WORK”**

I, Muhammad Syahir Bin Saleh, 870308045133

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date:

## LETTER OF SUBMISSION

October 2010

Madam,  
Advisor Lecturer of Applied Research  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
UITM Kampus Bandaraya Melaka

Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “FACTORS THAT AFFECT MAYBANK’S LENDING IN MALACCA AREA FROM 2003 TO 2008” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You,

Yours Sincerely,

MUHAMMAD SYAHIR BIN SALEH  
2008303447  
Bachelor of Business Administration (Hons) Finance

## **ABSTRACT**

Maybank is the established bank in Malaysia. Beside that, Maybank Group has over 450 offices in 14 countries namely Malaysia, Singapore, Philippines and etc. With the main products include commercial banking, investment banking and many more. Lending is considered by the banking industry as the most important function for the utilization of funds. Therefore, factors that affect Maybank's lending in Malacca area should highlighted to ensure them excellence. According to the overall result, this study indicates that the most independent variables give an impact to the Maybank lending is customer deposit. It shows a positive relationship between the both variables. While gross domestic product that measure a negative and significant relationship.

## Table of Contents

	<b>Page</b>
<b><i>The Declaration</i></b>	<b><i>ii</i></b>
<b><i>Letter of Submission</i></b>	<b><i>iii</i></b>
<b><i>Acknowledgement</i></b>	<b><i>iv</i></b>
<b><i>List of Tables</i></b>	<b><i>vii</i></b>
<b><i>Abstract</i></b>	<b><i>ix</i></b>
<b>Chapter 1.0: Introduction</b>	
1.1 Background of the company	1
1.2 Problem statement	5
1.3 Research Question	6
1.4 Objective of Study	7
1.5 Significant of Study	8
1.6 Scope of the Study	9
1.7 Limitation of Study	10
<b>Chapter 2.0: Literature Review</b>	
2.1 Introduction	11
2.1.1 Definition of Lending	11
2.1.2 Gross Domestic Product	13
2.1.3 Consumer Price Index	14
2.1.4 Customer Deposit	16
<b>Chapter 3.0: Research Methodology</b>	
3.1 Introduction	19
3.2 Research Design	19
3.3 Hypotheses	19
3.4 Data Collection Method	20