



**THE DETERMINANT OF BANK ISLAM MALAYSIA BERHAD (BIMB)
PROFITABILITY IN MALAYSIA**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”**

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Abstract

The aim of this study is to The main objective of the proposed study is to determine the factor that affected the BIMB profitability (ROA) in Malaysia. The chosen Islamic bank is Bank Islam Malaysia Berhad. To examine the relationship between Gross Domestic Product (GDP), Interest Rate (IR), Inflation (I) and Money Supply (MS) on BIMB profitability (ROA) in Malaysia. To determine what factor that most influenced the BIMB profitability (ROA) in Malaysia.

External determinants are like Gross Domestic Product (GDP), Interest Rate (IR), inflation (I), and money supply (MS). Secondary data was collected from Bank Islam Malaysia Berhad (BIMB) in Malaysia from year 1986 to 2015. The financial ratios technique was applied to calculate on these variables and Ordinary Least Square (OLS) was used to run the regression model. The estimation result shows that gross domestic product (GDP), Inflation (I) and money supply (MS) are significantly and positively influence the bank profitability while Interest rate (IR) inversely affect the bank profitability. For future studies, it is recommended that more sample size and determinant factors can be included in determining the effect on bank profitability.

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