



**FACTORS INFLUENCING THE FIXED DEPOSIT RETURN
IN PERBADANAN HAL-EHWAL BEKAS ANGKATAN
TENTERA
(PERHEBAT)**

CASE STUDY: AFFIN BANK BERHAD

NADIAH BTE JAMALUDDIN

2008404222

**Submitted in Partial Fulfillment
Of the Requirement for the
Bachelor of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UITM, BANDARAYA MELAKA**

2011

DECLARATION OF ORIGINAL WORK



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

“DECLARATION OF ORIGINAL WORK”

I, NADIAH BTE JAMALUDDIN, (I/C NUMBER: 890321-04-5136)

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 others degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbalism extract have been distinguished by quotation marks and source of my information have been specifically acknowledged

Signature: _____

Date: _____

LETTER OF SUBMISSION

25 APRIL 2011

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "FACTORS INFLUENCING THE FIXED DEPOSIT RETURN IN PERBADANAN HAL-EHWAL BEKAS ANGKATAN TENTERA" to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA

Thank you.

Your Sincerely

.....
NADIAH BTE JAMALUDDIN
2008404222
Bachelor of Business Administration (Hons) Finance

ABSTRACT

This study was conducted to find out the significant of the factors influence the dependent variable with the independent variable. The variables selected are return gain in Fixed Deposits, interest rate by Affin Bank Berhad and the amount lend by Perhebat. The dependent variable is the return gains. The method used for this study is regression analysis. The result had interpret base on descriptive analysis, R squared analysis, hypotheses analysis (T-test), adjusted R squared and Durbin Watson. The data used were from the OBM system by Perhebat from years 2007 until 2010 with one month investment on selected month. Based from the result, the interest rate and the amount of lending have positive relationship toward the return gains by Perhebat.

Table of Contents

Acknowledgment	iv
Table of content	vii
List of Figure	v
List of Table	v
Abstract	vi
Chapters	
1.0 Introduction	
1.1 Background of study	1
1.2 Company background	2
1.3 Problem Statement	2
1.4 Research Objective	3
1.4.1 Relationship between return gains with the interest rate given and amount of lending	3
1.5 Research Question	3
1.5.1 Investigate the relationship between return gain with interest rate	3
1.5.2 Investigate the relationship between return gain with amount of lending	3
1.6 Significance of study	3
1.6.1 Organization	3
1.6.2 Researcher	3
1.6.3 Public	3
1.6.4 UiTM	3
1.7 Scope of study	4
1.8 Limitation of study	6
1.8.1 Lack of experience	6
1.8.2 Financial limitation	6