



UNIVERSITI TEKNOLOGI MARA

**INTERNAL DETERMINANTS ON BANK ISLAM
MALAYSIA BERHAD (BIMB) PROFITABILITY
IN MALAYSIA**

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of the requirements for the degree of
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AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

This paper is aims to investigate the factor that affect the Bank Islam Berhad Malaysia (BIMB) profitability in Malaysia. This study will focus on BIMB that registered under Bank Negara Malaysia. The internal factors that may influences the bank performance will be observe closely. The dependent variable in this study is BIMB's profitability that will be measure by Return on Asset (ROA). Four selected independent variables in this study are total equity to total asset (TETA), total loan to total deposit (TLTD), total debt to total asset (TDTA) and total loan to total asset (TLTA). The quarterly data from the sample of BIMB are pooled for 15 years (2003-2017). The data will be relied on the annual report of BIMB. Total number of observation is 57. The data can be obtained from Bank Scope and Annual Report.

This study used quantitative secondary data which is time series and multiple regression models represented by the ordinary least squares (OLS) as the technique to look at factors that affect the BIMB's profitability in Malaysia.

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