



LOAN AND DEPOSIT IMPACT ON PROFITABILITY OF ISLAMIC AND  
CONVENTIONAL BANK IN MALAYSIA

MOHD SHAFIQ BIN MOHD ASIS  
2017662822

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

The idea for this study is to examine the Loan and Deposit effect toward the profitability of Islamic and Conventional banks in Malaysia. The relationship between the variable and the bank profitability is examined by employed the ordinary least squares (OLS) regression analysis with a sample of 8 Islamic banks and 8 Conventional banks in Malaysia during the period of 2013-2017. This study reveals that both variables that is net loan and total deposit do not have any significant impact and have a negative relationship with the Islamic bank profitability while for Conventional bank, only total deposit variable that is significant and have a positive relationship with the bank profitability.