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**FINANCIAL INCLUSIONS  
TOWARDS ECONOMIC GROWTH  
IN MALAYSIA**

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## **AUTHOR'S DECLARATION**

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA Johor. 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, Johor Branch, Segamat Campus regulating the conduct of my study and research.

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## **ABSTRACT**

This study is been conduct to see the relationship between the financial inclusions and economic growth in Malaysia. The financial inclusions can be divided into three that is usage, penetration and availability. It can be say to help the poor household and end user to use the bank product such as deposit account, automated teller machine and loan that been provided to household to make a consumption. This study to see is there any relationship between the three components of financial inclusions that is penetration of the banking sector in terms of the number of deposits and credit accounts, access of financial services in terms of the penetration of ATMs and bank branches over geographic boundaries and extent of the usage by the general public of all these services with the gross domestic product per capita with that is economic growth. The research study observation is over 12 year period from 2004 to 2015. A total of 12 years of observations for each variable were taken into consideration for this study by using time series data for the country of Malaysia. The data has been analysed by using E-views 8 to do descriptive, unit root test, multiple regression, correlation analysis and test on assumption. This research study expected to have a positive relationship of financial inclusions on independent variables which are usage, access and penetration and dependent variable which is economic growth performance per capita in Malaysia.

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