



**UNIVERSITI TEKNOLOGI MARA**

**BANK-SPECIFIC AS A DETERMINANTS OF  
MAYBANK'S PROFITABILITY**

**AHMAD FAIZ BIN SELEMAN  
2016653346**

Final Year Project Paper submitted in fulfillment  
of the requirements for the degree of  
**Bachelor of Business Administration  
(Investment)**

**Faculty of Business and Management**

**December 2018**

## **AUTHOR'S DECLARATION**

I declare that the work in this thesis 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 Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


Name of Student : Ahmad Faiz Bin Seleman

Student I.D. No. : 2016653346

Programme : Bachelor of Business and Administration (Hons)  
Investment.

Faculty : Business and Management

Thesis : Bank specific as a determinants of Maybank's  
profitability

Signature of Student :  .....

Date : December 2018

## **ABSTRACT**

This research focuses in the banking sector in Malaysia specifically only for Malayan Banking Berhad. Given the economic important of the banking sector, it is interesting to analyse the determinants that affecting the Maybank profitability. The issue that need to investigate is the relationship between bank specifics as a determinants of Maybank profitability. The analysis of the main factors that impact on bank profitability has drawn the attention of the decision makers and researchers. The banking sector is vital importance for developing a national economy and establishing the financial stability. In year 2013 to 2016 the return on asset was drop from 1.2 percent to 0.9 percent but in year 2017 the return on asset increase to 1.0 percent. The reason of choosing Maybank because this bank is the largest bank by asset which is total asset are RM765,302 billion with 58 years of experience this company established their own reputation around the world. With those years of experience, it might have interesting areas of study how the company keeps it profitable in all those years. The study use time series data which consist more than one variable over a specified period of time. The period of data analysis covers 40 observations from year 2008 until 2017 quarterly by adopting a multiple regression model. Data will be collect from the DataStream (Thomson Reuters Eikon). The result from regression show that asset size and liquidity have positive relationship while capital adequacy, asset quality and deposit have no relationship with profitability in Maybank.

## **ACKNOWLEDGEMENT**

Firstly, I wish to thank God for giving me the opportunity to embark on my thesis and for completing this long and challenging journey successfully. My gratitude and thanks go to my advisor, Madam Shashazrina Binti Roslan for his excellence supervision and constant support. Without his untiring encouragement, suggestions, ideas and comments throughout this study, this research could not be completed.

Then, special thanks to my colleagues and friends for never give up in giving support in all aspects and I will never forget your kindness.

Finally, this research is dedicated to the loving father and mother for the vision and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulillah.

Thank you.

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