



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**A PERFORMANCE ANALYSIS OF PROFIT
DETERMINATION USING RATIO ANALYSIS: A CASE
OF BANK ISLAM MALAYSIA BERHAD**

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APRIL 2011



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
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“DECLARATION OF ORIGINAL WORK”**

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Hereby, declare that:

- This work was not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degree.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date: 28th APRIL 2011

ACKNOWLEDGEMENT



“In the name of Allah, the Merciful, the Beneficent”

Glory to Allah S.W.T, the most gracious, the most merciful, and peace is upon His messenger Holy Prophet Muhammad (PBUH). All the worship belongs to only ALLAH. I praised to Allah S.W.T for giving me courage, time and knowledge in completing this project paper.

First and foremost, I would like to thank my respected project advisor, Miss Azzah Bt Amran, who has made a significant contribution and provide me extremely useful comments at all stages of this project paper. Also special thank goes to my second examiner, Madam Hajah Wan Hasni Bt Wan Hassan for her advice and guideline.

I also would like to take this opportunity to thanks my supervisor during practical training, Madam Hjh Azmini bt Abd Rahman for her full cooperation and a lot of guidance in providing relevant ideas, information and assisting me in completing my practical training.

Special thanks also to my friends for their support, comments as well as suggestion in improving this research. Last but not least, I override gratitude to my respected family, who gives me support, encouragement and sacrifices. Without them, this project paper would never see light of the day.

To the person who directly or indirectly involved, thanks for your generous time and cooperation. Lastly my special acknowledgement goes to Universiti Teknologi Mara for granting me the opportunity to pursue my study in this BBA (Hons) Finance program.

Thank you.

Wassalam.

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ABSTRACT

The study evaluates the profit performance of Islamic bank (Bank Islam Malaysia Berhad (BIMB) in terms of profitability ratio analysis such as Return on Asset, Return on Equity and also Net Profit Margin for the period 1990 until 2009. Financial ratios are applied in measuring these performances. T-test and F-test are used in determining their significance. The findings of this study will be beneficial to Bank Islam Malaysia Berhad in recognizing the factors that determine the profit performance. This uses secondary data and data analysis to shows the relationship between the profit and ROA, ROE and NPM and the factor that highly influence the profit performance. Finally, the findings indicate that two independent variables have significant relationship towards dependent variable which is the ROA and NPM have significant relationship with profit performance.