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## ABBREVIATIONS

AFB	Asian Finance Bank Berhad
AIS	Alliance Islamic Bank
BIMB	Bank Islam Malaysia Berhad
BHB	Bank Islam Holdings Berhad
BMMB	Bank Muamalat Malaysia Berhad
BNM	Bank Negara Malaysia
CAGR	Compound Annual Growth Rate
CONC	The Concentration Ratio
CRTA	Capital And Reserves to Total Assets Ratio
D.F	Degrees of Freedom
DDF	Dummy Variable to Examine The Differences Between The Domestic and Foreign Islamic Banks
DEA	Data Envelopment Analysis approach
DTA	Deposits to Total Assets Ratio
DW	Durbin-Watson
FSMP	Financial Sector Master Plan
FEM	Fixed Effects Model
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GDPGR	Gross Domestic Product Growth Rate
GDPPC	Gross Domestic Product Per capita
GFC	Dummy Variable to Examine The Effect of The Global Financial Crisis
GLS	Generalized Least Squares
HLISB	Hong Leong Islamic Banking Berhad
IBA	Islamic Banking Act
IBS	Islamic Banking Scheme
IMF	International Monetary Fund
INF	Annual Inflation Rate
JB	Jarque–Bera Test
KFHMB	Kuwait Finance House Malaysia Berhad
LATA	Liquidity Ratio
LM	Breusch-Pagan Lagrange Multiplier
LOAT	The Ratio of Total Loans over Total Assets
LOGAGE	Bank Age
LOGTA	The Natural Logarithm of The Bank's Total Assets
MENA	Middle East and Northern Africa
MIB	Maybank Islamic Berhad
MIFC	Malaysia international Islamic Financial centre
NSAC	National Shariah Advisory Council
OHTA	The Overhead to Total Assets Ratio

OLS	Ordinary Least Squares
POLS	Pooled Ordinary Least Squares
Prob	Probability
REM	Random Effects Model
ROA	Return on Assets
ROE	Return on Equity
SCP	Structure-Conduct-Performance
SMEs	Small And Medium Enterprises
SUR	Seemingly Unrelated Regression
TA	Total Assets
TE	Technical Efficiency
VIF	Variance Inflation Factors

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