



اَوْنِبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

ISLAMIC BANKING SELECTION CRITERIA  
AMONG KELANTANESE IN KOTA BHARU

PREPARED BY

FARAH ADILAH BINTI WAN ZULKIFLI

2009492188

BACHELOR OF BUSINESS ADMINISTRATION (HONS)  
FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS KOTA BHARU,

KELANTAN

APRIL 2011

## DECLARATION OF ORIGINAL WORK



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UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

I, Farah Adilah Binti Wan Zulkifli, 2009492188, hereby declared that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- 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: \_\_\_\_\_

## LETTER OF TRANSMITTAL

Bachelor Business Administration (Hons) Finance  
University Teknologi MARA  
Kampus Kota Bharu  
Wisma KUB, Jln Sultan Ibrahim  
15050 Kota Bharu  
Kelantan Darul Naim

14 April 2011

The Head of Program  
Bachelor Business Administration (Hons) Finance  
University Teknologi MARA  
Kampus Kota Bharu  
Wisma KUB, Jln Sultan Ibrahim  
15050 Kota Bharu  
Kelantan Darul Naim

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached here with, is the project paper entitled “Islamic Banking Selection Criteria Among Kelantanese in Kota Bharu ” in fulfilling the requirement by the faculty of Business Management, MARA University of Technology.

I hope this project paper will fit the requirement and expectation of the subject matter. The code for this subject is FIN 667. I would also like to thank for all the guidance and support in this completion of project paper.

Thank you.

Yours sincerely,

.....

FARAH ADILAH BINTI WAN ZULKFLI.

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