



اَوْبُنُوْ سَيِّدِيْ بَاتِيْكَوْ لُوْ عِيْ مَارَا
UNIVERSITI
TEKNOLOGI
MARA

TITLE:

**INTENTION OF GOLD INVESTMENT ADOPTION
AMONG THE KELANTANESE IN KOTA BHARU**

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LETTER OF SUBMISSION

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DECEMBER 2012

The Head Of Program,
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Dear Sir,

SUBMISSION ON PROJECT PAPER (FIN 667)

It is with great pleasure that I present you my project entitled "**Intention of gold investment adoption among the Kelantanese in Kota Bharu**" to fulfill the requirement as needed by the Faculty of Business Administration (Hons) Finance. I would like to thank for all the guidance and support in this completion of project.

Thank you.

Yours Sincerely,

NURUSYIFAA' BINTI HASNAN

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ACKNOWLEDGEMENT

'In the name of Allah, the Merciful, the Beneficent'

Glory to Allah SWT, the most Gracious, the most Merciful and peace is upon Holy Prophet Muhammad (SAW). All the worship belongs to only Allah. I praised to Allah SWT for giving me courage, time and knowledge in completing this project paper.

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Thank you

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ABSTRACT

The main objective of this research is to identify the factors affecting the intention to adopt gold investment among the Kelantanese in Kota Bharu. The additional objectives are to examine the relationship between factors affecting the intention toward gold as well as determining the most influencing factor. The main determinants of this research are inflation hedge, diversifier, as well as the return towards the gold investment in Kota Bharu Kelantan. The data for this research was obtained from a survey done to 150 of randomly selected respondents around Kota Bharu. The data was processed using IBM SPSS Version 20. Several analysis techniques were used including reliability analysis and analysis of variance in order to get into deeper explanation about the data. From this research, it is proven that there was a positive level of intention toward gold investment adoption among the respondents. Therefore researcher concluded that two of the studied variables were acceptable as affecting the intention of gold investment adoption which are the inflation hedge and diversifier.