THE DETERMINANTS OF INDIVIDUAL PERCEPTION TOWARDS DEBIT CARD PRODUCT CONSUMPTION IN MALAYSIA

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LETTER OF SUBMISSION

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The Head of Program

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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “THE DETERMINANTS OF INDIVIDUAL PERCEPTION TOWARDS DEBIT CARD PRODUCT CONSUMPTION IN MALAYSIA” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>ACKNOWLEDGE</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>iv</td>
</tr>
<tr>
<td>LIST OF TABLE</td>
<td>v</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>v</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>vi</td>
</tr>
</tbody>
</table>

## CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

1.1 BACKGROUND OF STUDY 1-6
1.2 PROBLEM STATEMENT 7
1.3 RESEARCH OBJECTIVES 8
1.4 RESEARCH QUESTIONS 8
1.5 RESEARCH HYPOTHESES 9
1.6 SIGNIFICANCE OF STUDY 10
1.7 SCOPE OF STUDY 10
1.8 RESEARCH STRUCTURE 11
1.9 LIMITATIONS OF STUDY 11-12

## CHAPTER 2: LITERATURE REVIEW

13-17

## CHAPTER 3: RESEARCH METHODOLOGY

3.0 RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN 18-19
3.2 SAMPLING DESIGN 19-20
3.3 DATA COLLECTION METHOD 20
3.3.1 Instrument 20-21
3.4 DATA ANALYSIS 22
3.4.1 Measures of Central Tendencies and Dispersion 23
3.5 EVALUATION OF RESULT 24
3.6 CONCLUSION 24

## CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

4.0 INTRODUCTION 25
4.1 FREQUENCIES 26-38
4.2 RELIABILITY 39-40
4.3 TEST OF CORRELATIONS 40-42
4.4 COEFFICIENT OF DETERMINATION 43-45
ABSTRACT

The purpose of this exploratory research is to explore the link between the choices of using debit card product as a medium of payment. It examines the Malaysian market in relation debit card usage and its impact on individual perception. Furthermore, the study aims to identify the keys that determine the individual perception towards debit card product consumption.

Structured questionnaires were delegated to 50 persons of Malaysian. These persons were selected randomly. This is because to ensure that the data collection will be accurate and avoid from bias. The findings that will get will be analyzed to determine whether the hypotheses that came out were significant and relevant or not.