



DEBIT CARD USAGE AND ITS IMPACT AMONG CONSUMER IN MALAYSIA

RABIATUL ADAWIYAH BT MOHD KHUSHAINI

2008794643

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) INTERNATIONAL BUSINESS

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

MALACCA CITY CAMPUS

APRIL 2011



**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) INTERNATIONAL BUSINESS
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
(KAMPUS BANDARAYA MELAKA)**

“DECLARATION OF ORIGINAL WORK”

I, RABIATUL ADAWIYAH BT MOHD KHUSHAINI, (I/C: 870407-14-5594)

Hereby, declare 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 otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

DATE: APRIL 2011

The Head of Program
Bachelor of Business Administration
(Hons) International Business
Faculty of Business Management
Universiti Teknologi Mara
No.110, Off Jalan Hang Tuah
75200 Melaka

Dear Sir/Madam,

SUBMISSION OF FINAL REPORT

Attached is the final report titled “**DEBIT CARD USAGE AND ITS IMPACT AMONG CONSUMER IN MALAYSIA**” to fulfill the requirement as needed by Faculty of Business Management University Technology Mara.
Thank You.

Yours Sincerely,

RABIATUL ADAWIYAH BT MOHD KHUSHAINI
2008794643
Bachelor of Business Administration (HONS) International Business

TABLE OF CONTENT	Page
Acknowledgement	
Table of Content	
List of Tables	
List of Figures	
Abstract	
 CHAPTER 1	
INTRODUCTION	
1.0 Overview	1
1.1 Background of the study	3
1.2 Problem Statement	6
1.3 Research objectives	7
1.4 Research questions	7
1.5 Framework	8
1.6 Significance of study	9
1.7 Scope of study	10
1.8 Limitation of study	10
1.9 Definition of terms	11
1.10 Conclusion	12
 CHAPTER 2	
LITERATURE REVIEW	
2.0 Introduction	13
2.1 Debit card usage	13
2.2 Characteristics	16
2.3 customer satisfaction	18
2.4 Public awareness	21
2.5 Conclusion	22

ABSTRACT

Debit card use at the point of sale has grown dramatically in recent years in worldwide. However, many questions remain regarding patterns of debit card use, consumer preferences when using debit, and how consumer might respond to this card transaction.

Malaysia needs a new approach, a new determination driven by the 1Malaysia spirit, to propel Malaysia into the next level of high growth.

Policymakers should monitor the card payment industry to see if better coordinates security efforts, and if not, consider actions to help the industry overcome barriers to effective development of security