



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

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LETTER OF SUBMISSION

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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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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.