



**FACTORS THAT AFFECT CONSUMPTION ON DEBIT CARD**

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**MELAKA**

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**(2013)**

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
MALACCA CITY CAMPUS**

### **“DECLARATION OF ORIGINAL WORK”**

**I, AMSYAR BIN AZIZI (I/C Number: 900714-14-6065)**

Hereby, declare that;

- This work has not previously been accepted in substance for any degree, locally or overseas and 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: June 2013

## **LETTER OF SUBMISSION**

21 June 2013

The Head of Program  
Bachelor Business Administration (Hons) Finance  
Faculty of Business Management  
University Teknologi MARA  
Malacca City Campus  
110 Off Jln Hang Tuah  
75300 MELAKA

Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached the project paper titled, “**FACTORS THAT AFFECT CONSUMPTION ON DEBIT CARD**” to fulfill the requirement as needed by the Faculty of Business Management, University  
Technology MARA

Thank You.

Yours sincerely,

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AMSYAR BIN AZIZI  
2011256116  
Bachelor of Business Administration (Hons) Finance

## **ABSTRACT**

The purpose of this study is to determine the factor that affects consumption on debit card. Only 300 of respondents which are staff in PETRONAS and PETROFAC were selected and act as respondents for this study. The objectives of this study aims to identify the factors that contributes to the consumption on debit card and to ascertain the best predictor to influence consumption on debit card. This study also takes into consideration of the respondents' payment behavior, safety, customer attitude and acceptance. Besides that, this study is a quantitative research study whereby the findings of the study were analysed by using the Statistical Package for the Social Sciences (SPSS). Next, the data collected in this study is analysed by using frequency, descriptive analysis, reliability, Pearson's correlation analysis and multiple regressions in order to achieved the research objectives. Eventually, this study discovered that most of the respondents were female, age around 25 to 34, married, degree holder, and most of them have monthly salary range between RM1001 to RM3000. In addition, multiple regressions also answered the research objective one whereby payment behavior, safety, customer attitude and acceptance becomes the factors that contributed towards consumption on debit card since p-value is less than 0.05. In order to answer the research objective two, payment behavior which has the highest t-value is became the best factors to influence the consumption on debit card. There is also recommendation in this study which to emphasize the personal finance course to school and consumer should aware on what they are spending when using debit card.