THE AWARENESS OF DEBIT CARD AMONG PUBLIC IN BESUT, TERENGGANU

MASYITAH BINTI ILIAS

2009704593

Submitted in Partial Fulfillment

Of The Requirement For The

Bachelor of Business Administration (HONS)

ISLAMIC BANKING

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

TERENGGANU

JANUARY 2012

DECLARATION OF ORIGINAL WORK

BACHELOR OF BUSINESS ADMINISTRATION WITH

HONOURS (ISLAMIC BANKING)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

'DECLARATION OF ORIGINAL WORK'

I, **MASYITAH BINTI ILIAS**, (I/C Number: **871125-11-5738**)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, any locally or overseas, and is not being concurrently submitted for this degree or any other degree.

- 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: _____

ABSTRACT

The introduction of this paper aims to identify the awareness of debit card towards public at Besut, Terengganu. Debit card can be use as a medium of payment and replacement to cash when doing transaction. The cardholder do not need to bring large amount of cash when they doing transaction. So, it is easy to them. In addition to investigate the awareness of debit card, the following criteria are proposed: accessibility, promotion, security, knowledge and quality of services. For the sample and respondents, this study present primary data collected by self-administrated questionnaires involving a sample of 200 respondents from Besut, Terengganu that is for public. But only 144 questionnaires can be used to analyze the data. This is because, the rest of questionnaires cannot be collected from the respondents and also the respondents do not answer the questionnaires perfectly. Data were obtained through a face to face survey using questionnaires. For the methodology, the researcher used reliability, frequency, descriptive, correlation and multiple regressions to analyze the data. The researcher use reliability test is to test the result for each section and for all variables. For the frequency is to distribute the individual values or ranges of value for the variables. The descriptive analysis used is to determine which items were performing well and which needed an additional attention. The correlation coefficient analysis is to measure the significant level of relationship between independent variable and dependent variable. The last methodology is multiple regressions. Regression analysis is used in order to substantiate the hypotheses testing. Thus, the researcher get the result based on the data, this study found all criteria are significant. The criteria are strongly significant and two criteria is moderate significant. The strongly significant criteria are quality of services, knowledge and promotion. The moderate significant is security and accessibility. In the conclusion, the researcher are answer the research objective whether the research answer the objective or not. As the summary for the conclusion, the researcher answers all the research objective. For the recommendations, the researcher gives the ideas in order to increase the awareness towards debit card among public.

Keyword: Awareness, Quality of services, Promotion, Security, Knowledge and Accessibility.

TABLE OF CONTENT