

A STUDY OF THE EFFECTIVENESS OF ONLINE PAYMENT USING CREDIT
CARD AMONG PROFESSIONALS IN KLANG VALLEY

A project paper submitted to the MARA University of Technology
In Partial Fulfillment of the requirement for the
BACHELOR OF SCIENCE (hons) IN BUSINESS COMPUTING

By

SURIAYANI BTE WAHAB

2000142690

BSc (Hons) BUSINESS COMPUTING

FACULTY OF INFORMATION TECHNOLOGY AND QUANTITATIVE
SCIENCE

MAY 2003

ACKNOWLEDGEMENTS

First and foremost, I would like to express my deepest gratitude to Allah S.W.T for giving me strength, patience and courage to complete this project paper.

A special thank you is given to my supervisor, Puan Anitawati Binti Mohd Lokman and my research coordinator, En Azhar for their advice, criticism, support and guidance during the preparation of this project paper.

A special appreciation is given to my parent for their moral support and encouragement for me in completing this project paper.

I am also deeply grateful to my all respondent for their cooperation to answer the questionnaires them if may be for me to complete this project paper.

Last but not least, I would like to thank friends for support and help during conducting the research and for my friends that have worked very hard in completing the project, wish you all Good Of Luck.

ABSTRACT

This study is carried out to determine the effectiveness of online payment using credit card through Internet among professionals in Klang Valley. The target group is among the professionals who have the credit card because they are able to use their credit card for online payment. Purpose of this study, is to identify the perception and acceptance of the online payment in the future when all the Malaysian totally changing from traditional to online payment and when financial institution provides the online payment services through Internet. All the information gathered is important in order carry out the next finding to determine effectiveness online payment using credit card through Internet among professionals in Klang Valley. Factor influence the usage of online payment through Internet audit will be divided in to three factor demographic factor or characteristics, personal preferences and sources of information. Challenges of the online payment using credit card through Internet could explain the barriers and the problem most of the respondents faced when using the online payment through Internet. All data are gathered from the questionnaires distributed in four companies around Klang Valley in private and government agencies. The outcome finds that, the usage level of online payment using credit card through Internet among professionals in Klang Valley is effective and most of the respondents accept the use of the online payment through Internet. These findings imply that the online payment still need improvement in facilitating especially security aspects to attract more people to use the online payment in the future

TABLE OF CONTENTS

CONTENT

ACNOWLEDGEMENTS

ABSTRACT

CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF AGGREGASION

CHAPTER 1 INTRODUCTION

- 1.1** Introduction
- 1.2 Background Of Study
- 1.3 Statement Of The Problem
- 1.4 Objectives Of The Study
- 1.5 Scope Of Study
- 1.6 Significant Of Study

2	LITERATURE REVIEW	11
2.1	Introduction	11
2.2	Online Payment Using Credit Card Over	
	The Internet	12
2.3	Online Payment In Internet	16
	2.3.1 Online Payment Process	25
	2.3.2 Characteristics Of Online Payment	29
2.4	Credit Card: Web Leaders In Payment System	32
	2.4.1 Credit Card Transactions	40
2.5	Factor Influences Usage Online Payment In Internet	45
2.6	Challenges The Online Payment Services Using Credit	47
	Card In Internet	
2.7	Online Payment In Malaysia	60
	RESEARCH METHODOLOGY	63
3.1	Introduction	63
3.2	Research Design	63
	3.2.1 Define Information Need	64
	3.2.2 Exploratory Research Design	64
	3.2.2.1 Secondary Data	65
	3.2.2.2 Primary Data	66
3.2.3	Measurement And Scaling	66
3.2.4	Questionnaire And Form Design	68