

UNIVERSITI TEKNOLOGI MARA

**A STUDY OF FRAUD CONTROL ON ONLINE
CREDIT CARD PAYMENT: CASE STUDY ON
DIGI ONLINE STORE**

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“In the name of Allah, Most Gracious, Most Merciful”

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ABSTRACT

It is convenient for customers do online shopping using a credit card. However, nowadays, the credit card payment faces a lot of security challenges. The amount of credit card payment is increasing and is it a necessity to ensure the data security is highly guarded. E-commerce has grown rapidly; therefore, credit card fraud has also caused a bomb in the online transactions. From this case study perspective, there are limitations on the current fraud control in the online payment. The barrier to build a fraud control is always the cost of investing in the fraud control itself. An investment in the fraud control is a necessity, but the best practice in investment is always to include the risk budgeting within the investment process since the organization is venturing into a new business which is the online business. Thus, in conclusion the aim of this research is to achieve a better understanding of the fraud control on online payment in wider coverage within the merchant environment in order to come out with a guideline to improve the fraud control in the Online Store. This study explained the current credit card fraud type, the current fraud control in the Online Store and proposed guidelines for fraud control improvement. This study is using an interview technique which targeted the panels that supporting the Online Store business in the telecommunications industry. In order to achieve accurate information and response to this study data collection through previous resources is gathered. In addition, the interview has been done in order to gather primary data source. This study was able to contribute better understand on the current credit card fraud happening in the market and the current fraud control being used. Based on this study some recommendations on the guidelines were being proposed to the Online Store.

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