

**FACTORS INFLUENCING SMARTPAY CARD
SALES TO CORPORATE CUSTOMERS
WITH SPECIFIC REFERENCE TO CARD
SERVICES DEPARTMENT AT
PETRONAS DAGANGAN BERHAD.**

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In the name of Allah, Most Gracious, Most Merciful

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Thank You.

LETTER OF TRANSMITTAL

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Dear Sir/Madam

SUBMISSION OF FINAL PROJECT PAPER

Enclosed here is a report entitled " Factors influencing the Smart Pay Card Sales to Corporate customers with specific reference to the Card Services Department at Petronas Dagangan Berhad". This project paper will lead to some recommendations to be considered for the company in the future.

I hope this report will meet your requirement and achieved its desired objectives

Thank You,

Yours Sincerely,


(SALMIYAH HASAN)

TABLE OF CONTENTS

ACKNOWLEDGEMENT	I
TABLE OF CONTENTS	IV
LIST OF GRAPHS	VI
LIST OF TABLES	VII
DEFINITION OF TERMS	VIII
EXECUTIVE SUMMARY	IX

CHAPTERS 1

1.0	INTRODUCTION	3
1.1	Significant of Study	3
1.2	Objective of the Study	4
1.3	Problem Statement of the Study	4
1.4	Scope and Limitation of the Study	5
1.5	Hypothesis of the Study	6
1.6	Background of Company	7

CHAPTER 2

2.0	RESEARCH METHODOLOGY AND DESIGN	
2.1	Data Collection	12
2.1.1	Survey Instruments	13
2.1.2	Survey Method	15
2.2	Sampling Technique	15
2.2.1	Sampling Method	15
2.2.2	Sampling Size	16
2.2.3	Population	16
2.2.4	Sampling	17
2.2.5	Sampling Frame	17
2.3	Procedure for Data Analysis	17

CHAPTER 3

3.0	LITERATURE REVIEW	20
	Profiting from crude behaviour	20
	Petronas Dagangan SDN BHD : SmartPay Card	23
	Petronas Dagangan Annual Report	26
	National Multi-Purpose Card	28
	A shuffle of intelligent: The Smart Card Technology	30

EXECUTIVE SUMMARY

Petronas Dagangan Bhd (PDB) was incorporated in Malaysia under the Companies Act 1965 on 5 August 1982 and was converted to a public company on 21 August 1983. The company is the principal marketing arm of Petronas, the national oil company, which holds 71.8% of its equity. PDB markets a wide range of high quality petroleum products including motor gasoline, liquefied petroleum gas (LPG), aviation fuel, kerosene, diesel, fuel oil and lubricants. Presently PDB is the only company in the country to market Natural Gas for Vehicle (NGV).

Card Services Department is one of the departments' in PDB, and main is activities producing various incentives of cards such as Mesra and SmartPay card in increasing sales of company oil. Application form for the Mesra is attached on the appendix (Please to appendix). The Mesra Card focus on public group while the SmartPay card was segmented to the Corporate and Government Organization. By using these card Petronas Dagangan Berhad facilitates its' customers to buy wide range of products and services sold at Petronas Service Station nation-wide.

The study is mainly focusing on the *factors influencing the SmartPay Card sales to corporate customers with specific reference to Card Services Department (CSD)*. It covers the aspects of promotional activities, benefits offer from the SmartPay Card, channel to improve sales, technology, time, media, customer service personnel, Petronas dealers, Electronic Payment System and government rule and regulation which may also influence corporate customers to use SmartPay card. This study will give a clear picture regarding the factors that influence the SmartPay card sales to corporate customers.