FACULTY ENTREPRENEURSHIP AND BUSINESS

INVESTIGATE THE FACTORS OF DEBIT CARD USAGE AMONG STUDENTS IN UNIVERSITI MALAYSIA KELANTAN

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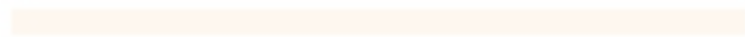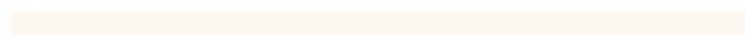DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS

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Investigate The Factors Of Debit Card Usage Among Students In Universiti Malaysia Kelantan

by

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A thesis submitted in fulfillment of the requirements for the degree of Business Administration (Islamic Banking and Finance) with Honours

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ABSTRACT

Nowadays, the use of debit cards among university students has become increasingly common. This phenomenon does not only undermine the advancement of technology, but it also has a significant impact on how students manage their own resources. Although debit cards offer various benefits, they also impose certain restrictions that every university student must adhere to. This study's primary goal is to find out how the use of debit cards is correlated with safety, service quality, lifestyle, and facilities. The study was conducted empirically using the Unified Theory of Acceptance and Use of Technology 1 (UTAUT 1) model to study factors of debit card usage among students in University Malaysia Kelantan. Quantitative methods were employed to gather data through survey questionnaires; 351 questionnaires in total were collected. The data analysis was done using SPSS techniques, such as Spearman Correlation Analysis, Descriptive Testing, and Reliability and Validity Tests. The outcome demonstrates the strong relationship between debit card adoption and lifestyle, facilities, safety, and service quality. the researcher recommends expanding the study's focus by investigating a bigger sample size of participants who use debit cards at UMK. As a result of this inquiry, just a portion of UMK students is found to be responders, and the research's sample size is limited to one university. Future researchers should conduct studies at surrounding universities to increase the sample size. In later investigations, a bigger population size may help the researcher obtain more trustworthy results and generalize in a broader context. The study's conclusions demonstrated that factors safety, service quality, lifestyle and facilities are a factor of debit card usage among students in Universiti Malaysia Kelantan.

Keywords*: Adoption of debit card, safety, service quality, lifestyle, facilities*

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Malaysians are using debit cards more frequently every year. This is because the use of this debit card can provide various convenience to the wearer especially in everyday life. In 2008, the technology started to spread quickly to numerous institutions, including EON Bank, Public Bank, Affin Bank, Standard Chartered and RHB Bank, where debit cards were initially used in Malaysia (Rozzani et al., 2015). These debit cards are issued by credit unions or banks linked to money markets that have MasterCard, VISA, or Discover logos in the US. Debit card services are plastic payment cards that are used as a substitute for cash when making purchases as well as payments that can help control spending each month so as not to exceed the daily spending plan (Kissi et al., 2017). In addition, the use of this debit card can also provide convenience for users to access e-payment to the wearer through online payment services such as PayPal, Vcash, Samsung Pay, Alipay, and other platforms where users can safely perform any transaction. According to statistics released by Bank Negara Malaysia, it has been found that there is a rise in the availability of debit cards in the market. From 27.2 million in 2009 increased to 42 million in 2013. In addition, transactions using debit cards also showed a significant increase of 11.3 million in 2009 to 49.5 million in 2013. The increase is not only in Malaysia, but this trend is also increasing around the world. Referring to the strategic research and consulting firm that conducted a study entitled "Global Payment Card and Projection Data 2021", RBR projected the number of cards to increase by 28% worldwide from 13 billion in 2015 to 17 billion in 2021. This clearly shows that the debit card is very important for the wearer whether at home or abroad in shopping for his daily life.

1.2 PROBLEM STATEMENT

Consumers today, especially students, are increasingly choosing to use debit cards as they are more comfortable carrying them anywhere without carrying cash when buying goods and getting services. In addition, they will also feel safe when carrying this card because they do not have to think much about the risk of losing money due to theft and robbery. Not only that, but debit cards are also able to control students' expenses as the money in their account will be deducted directly when they have already made payments using this debit card and this indicates that they need to have enough money in their account before making any payments. Indirectly, they can spend as planned because they cannot spend more than the amount they have left.

Although the use of debit cards can provide various benefits to the wearer, they also experience uncertainties such as loss risk, unavailability risk, unacceptance risk, fraud risk and performance risk. This stems from the difficulty experienced by banks managing performance when users use debit cards (Hoang & Vu, 2020). Therefore, there is not much research done to examine the factors of debit card usage especially among students who are in Malaysia. Most of the studies on the factors of debit card usage among students are done abroad (Kissi et al., 2017). Due to the there is no thorough examination of the use of debit cards in Malaysia and most of the studies done by the researchers only focus on credit card studies. This makes this study difficult to study due to unknown factors that cause Universiti students in Malaysia to use this debit card. To solve this problem statement, the study was conducted empirically using the Unified Theory of Acceptance and Use of Technology 1 (UTAUT 1) model to study factors of debit card usage among students in Universiti Malaysia Kelantan. Therefore, studies will be able to help researchers and financial institutions find out how the use of debit cards is a factor in the cause of Universiti students using debit cards.

1.3 RESEARCH QUESTION

The research aims to study the relationship between factors of debit card usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. This study will focus on those factors: safety, service quality, lifestyle, and facilities. Hence, the researcher formulated the following research questions:

1. What is the relationship between safety factors and debit card usage among students at Universiti Malaysia Kelantan's faculty of entrepreneurship and business?

2. What is the relationship between the service quality factor and debit card usage among students at Universiti Malaysia Kelantan's faculty of entrepreneurship and business?

3. What is the relationship between lifestyle factors and debit card usage among students at Universiti Malaysia Kelantan's faculty of entrepreneurship and business?

4. What is the relationship between facilities factor and debit card usage among students at Universiti Malaysia Kelantan's faculty of entrepreneurship and business?

1.4 RESEARCH OBJECTIVES

The research aims to study the relationship between factors of debit card usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. This study will focus on those factors: safety, service quality, lifestyle, and facilities. Hence, the researcher formulated the following research objectives:

1. To investigate the relationship between safety factors of debit card usage among students at Universiti Malaysia Kelantan.

2. To investigate the relationship between service quality factor of debit card usage among students at Universiti Malaysia Kelantan.

3. To investigate the relationship between lifestyle factors of debit card usage among students at Universiti Malaysia Kelantan.

4. To investigate the relationship between facilities factor of debit card usage among students at Universiti Malaysia Kelantan.

1.5 SCOPE OF STUDY

This study focused on the relationships between factors in debit card usage. This research focuses on students from the Faculty of Entrepreneurship and Business in Universiti Malaysia Kelantan. In this study, researchers analyzed the data collected by distributing questionnaires using a quantitative survey method. The survey was produced using Google forms and distributed online using the social media sites and email systems. The sample collection method uses simple random sampling, where the sample of this study is student undergraduates in the Universiti Malaysia Kelantan.

This field mainly includes the Universiti Malaysia Kelantan (UMK). This is because many students use debit cards to purchase goods and services. Debit cards can help to reduce the need to carry cash, although using these cards can sometimes entail fees. In addition, by providing more detailed explanations while distributing questionnaires, it is possible to obtain valuable data for students, and it is possible that students' questions can be answered in this research, so it is thought to be useful for future research.

1.6 SIGNIFICANCE OF THE STUDY

The study is being conducted to measure factors influencing debit card usage among students at the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan. This data and research provide information about the factors that influence debit card usage and may be useful to many organizations and individuals responsible for debit cards. Additionally, for effective planning, better and successful future development, it is essential to understand the key variables that influence consumer (students) behavior and intention to use a debit card.

Firstly, the study of factors affecting debit card use among students at the Faculty of Entrepreneurship and Business in Universiti Malaysia Kelantan can be used to continue the study and address the shortcomings of the study in the next study. This research will help the next researcher find material indication about the subject. This allows researchers to add additional knowledge and content to their research. Their research is therefore more valid than the original research.

Additionally, this research will benefit students and communities in debit card usage. This data therefore serves as evidence that the bank continues or expands the use of debit cards to all customers, especially students, and may solve certain problems related to debit card abuse.

The contribution of this research to the existing literature will raise awareness and benefit debit card users. The study will focus on the independent and dependent variables of the study. This study explores Universiti Kelantan Malaysia (UMK) using quantitative methods and thus provides new insights for future research.

Based on the past research Universiti students were shown to tend to use debit cards due to their usefulness in daily activities, their faith in online transactions, and the

encouragement of other users. Debit card companies must inform college students about the value of utilizing their services and enhance the security of online transactions. More students would be encouraged to adopt and accept using a debit card in their daily activities because of this.

1.7 OPERATION DEFINITION

1.7.1   Adoption of Debit Card

A bank cards association, such as Visa and MasterCard, and a financial institution work together to provide a debit card. The association of bank cards offers features for specific debit cards. However, rather than bank card groups, individual institutions set the terms and restrictions. Some debit cards have practical limitations due to their restrictive terms and conditions, such as the fact that they only apply to retailers and issuers. While usage has decreased or vanished in certain countries, debit card transaction promotions are expanding quickly in most industrialized nations (Amromin, Chakravorti 2007). About debit cards, "buy now" and "pay now" options are used. This clarifies the distinction between debit and credit cards. Credit cards extend loan buyers where consumers don't have to pay immediately and are best described as "buy now" and "pay later" choices. A major increase in the economy is also prevented by the growth of the card payment system (Goczek, Witkowski 2016).

1.7.2   Safety

The user's estimation of the likelihood that an event could occur has a significant impact on how safe they feel. Customers who feel that there is a greater chance of losing money or falling victim to fraud are more likely to feel that the associated payment method is risky. It was discovered that experience and individual characteristics had an impact on users' faith in the likelihood and possible consequences of security events. Consumers who are involved in unfavorable payment incidents, such as women (grazing victims), consumers who

live in cities, as well as consumers who are less educated and have lower incomes, will often give payment events more thought. So, if someone gets an SMS saying the user has completed a transaction but they never really do, it's a red flag. Keep getting in touch with the card company and urge them to stop the transaction.

1.7.3 Service Quality

According to Asubonteng, McCleary, and Swan (1996), quality is a service cognition evaluation process that should review and analyze service delivery. Understanding services is complicated by the fact that they are intangible (Cowell, 1984; Wolak, Kalafatis, & Harris, 1998). Functional and technological elements are included in service quality (Grönroos, 1990). The behaviour of service professionals, the timeliness of delivery, and the qualifications of qualified individuals are all included in the functional component. Technical elements that affect the service's outcomes. According to the quality-of-service, which influences the customer's propensity to utilize the service and boosts their trust in the service provider (Shamdasani, Mukherjee, & Malhotra, 2008). Debit cards are therefore very advantageous to customers since they allow users to save time by avoiding lengthy lines to withdraw cash for payment of goods and services, money is immediately withdrawn from bank accounts, the cards are safer and simpler to carry about, and there are no fees or penalties.

1.7.4 Lifestyle

Solomon (1999) asserts that customer consumption and preferences in deciding different product categories are the foundation of the consumer's lifestyle. Different consumers have various lifestyles, and customer behaviour might alter as they go through various life phases. A family with young children lives differently from an older couple whose children have grown up and do not live together, and as a result, there may be a big variation in their purchasing habits. Thane (1989) asserts that a person's changes are dependent on prior life situations including retiring, losing a companion, and being ill. The balance of numerous

time, money, and health factors will determine whether more than 49 persons can potentially attend the catchment area event. Debit cards can also assist customers manage their monthly spending so as not to go over their budget.

1.7.5 Facilities

The functionality of debit cards has developed appropriately, making it simpler for end customers to better facilitate. It has a wide range of features to suit demand, including cashback options, the ability to conduct transactions across different platforms, and payment systems that accept multiple currencies. The goal is to get as many people to use the card as possible. The increased use of debit cards overall has been aided by the widespread use of Visa and MasterCard. Due to their ability to be used both online and offline, debit cards are becoming more and more popular. Because there are so many platforms on the market, including telephone banking and Internet banking, the usage of debit cards is expanding along with technology.

1.8 ORGANIZATION OF STUDY

This research is divided into five chapters. The context of the debit card study on the consumer is covered in the first chapter. The problems in this report, the study query, the examination purposes, the scope of the examination, the consequence of the study, the meaning of the term used in this chapter, and the structure of the proposal are all covered in this chapter. The following chapters will be based in part on the field of research.

How to conduct a review of the literature presented in the research is then covered in the second chapter. The topics covered in this chapter are Introduction to debit cards, Supporting Theory, Prior Studies on debit cards, and Independent Variable Hypothesis Statement (IV) versus Dependent Variables (DV), Theoretical Framework, and Summary.

A thorough summary of the study methods is also provided in the third chapter, which begins with an introduction before moving on to the research design, data collection methods, study population, sample size, sampling strategy, development of the research instrument, variable measurement, data analysis procedure, and conclusions.

The introduction and preliminary analysis are also covered in chapter four. The demographic outline of the defendants, graphic investigation, dependability assessment, and normality test is then covered. The summary is shown after the hypothesis test.

Finally, chapter five introduces debit cards, provides an overview of the research's results, ramifications, and major limitations, and then comes to a broad conclusion.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

A debit card is a very different card to a credit card where the concept of using debit card is that the bank will not give a credit limit because the money is taken spontaneously from the savings account as soon as the user uses the debit card, which means the user does not have to worry about the debt at the end of the month. If the user does not have any savings in his savings account, then the user cannot make any transactions. Therefore, all purchases and payments will not exceed the balance available in the savings account. The use of debit cards is very helpful for consumers who want to make purchases online or face-to-face and this changes the lifestyle of consumers who always carry cash and only carry this debit card, especially young people nowadays. Because of this, the use of debit cards is increasing more and more year after year. The objective of this study is to study factors of debit card usage among students in Universiti Malaysia Kelantan such as safety, service quality, lifestyle and facilities using the Unified Theory of Acceptance and Use of Technology 1 (UTAUT 1) model.

2.2 UNDERPINNING THEORY

The Unified Theory of Acceptance and Use of Technology (UTAUT) model was established by Venkatesh (2003) which tells a comprehensive story about factors or causes that influence a person's behavioral intentions towards the use of new technologies. This UTAUT comes from the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) used in a person's acceptance of technology. This model has been empirically tested to have the ability to explain 70 percent against dependent variables (Venkatesh, Morris, Davis & Davis, 2003). According to Bhatiasevi (2016), the UTAUT model is the

leading model to recognize the probability of success in the introduction of new technologies and factors affecting consumer behavior. This model is also widely applied in various fields such as telecommunications, banking, health, and education. Using the UTAUT 1 model, this study refers to four main constructs which are performance expectancy, effort expectancy, social influence and facilitating conditions. In the four constructs, this study focuses on safety, service quality, lifestyle and facilities that have same in terms of meaning and functions as those four constructs. Safety is users believe that using debit cards system will helps him or her to maintain their level of safety. In addition, service quality is an individual belief toward the service evaluation process of debit cards that will help their level of satisfaction. While lifestyle is user perceives regarding to the other believes to use debit cards that can affects their lifestyle. The latter is facilities, that is about user beliefs towards facilities that exists to support and make their job easier when he or her use of debit cards in everyday life. These four constructs will affect the adoption of debit card among students in Universiti Malaysia Kelantan.

INDEPENDENT
VARIABLES
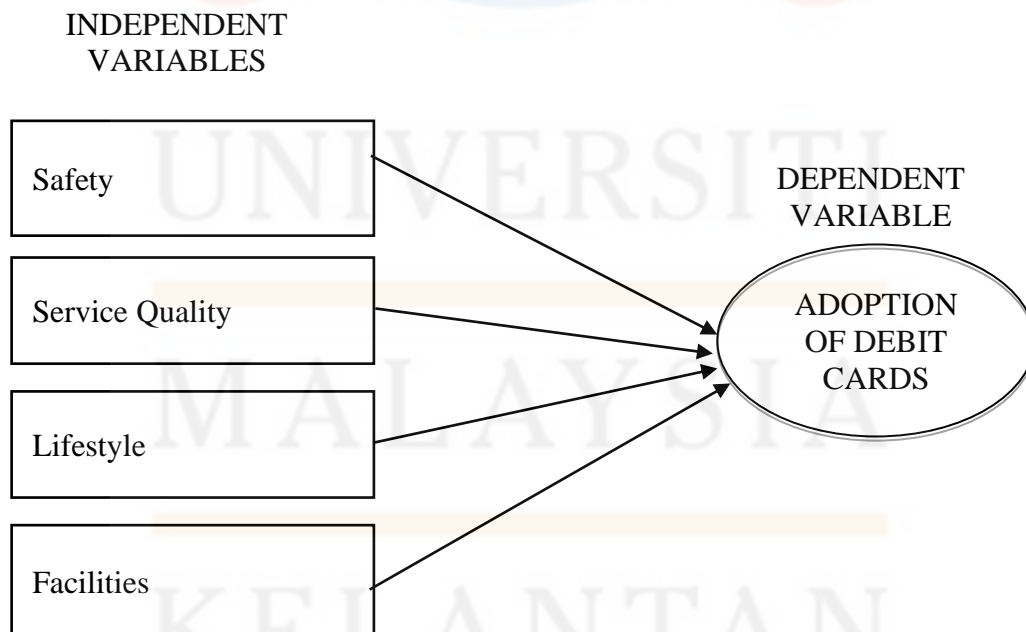
Figure 2.1:Unified Theory of Acceptance and Use of Technology 1 (UTAUT 1) Model

2.3 LITERATURE REVIEW

2.3.1 Adoption of Debit Card

The Debit Card-i from Bank Islam is entirely based on the Ujrah Concept. The charge for using the offerings provided by various parties is what Ujrah is thought of as. When a fee or cost is imposed by Bank Islam on the Card member for the usage of services provided in conjunction with BIDC-i, Ujrah has occurred. While science is quickly evolving, Malaysian banks are also becoming more competitive by advancing their technology to give their customers better facilities so they can compete with one another. Using a deposit card is equivalent to getting a mortgage from a certain bank. The usage of a debit card, on the other hand, depends on the amount available in the customer's financial institution savings account that will be debited with the customer's permission when the payment is made. To encourage more customers to utilize a debit card rather than an ATM card, a debit card is often supplied with a Visa or Mastercard logo. For fees below the Malaysian Electronic Payment System e-Debit MEPS, the ATM card is frequently utilized. A charging program called MEPS is available on ATM playing cards provided by Malaysian banks.

One of the areas where the use of technology has greatly enhanced is the price exchange of Universiti students. E-charge is the notion of using generation to improve the performance of college student fee services. Debit card options provide simple access to electronic payments using online payment systems like PayPal, Square Cash, and others. Debit cards are more advantageous than traditional methods of payment for e-bills in terms of the benefits they offer. Debit cards, for instance, have advantages such as preventing the need to carry cash on hand, accounting for spending tracking, and enhancing the quality and speed of online transactions (Atkinson, Castro 2008). Additionally, the enhancement of the card price gadget stops the fee- for-money circulation from producing large financial gains (Goczek, Witkowski 2016). While usage has decreased or vanished in certain countries, debit

card transaction promotions are surprisingly growing in many wealthy countries (Amromin, Chakravorti 2007).

According to Holmes (2016), 74 percent of college students used debit cards to make daily online purchases in 2015, including entertainment tickets, petrol purchase rebates, and cashback. Like this, several adaptive models found in literature (Koeniglewis et al. 2015; Estrella-Ramon et al. 2016; Goczek, Witkowski 2016; Razak 2016) anticipate receiving e-payment services via credit or debit playing cards. However, to further demonstrate our expertise, we will look at how debit cards are used by Universiti students, particularly at UMK. As a result, this observation aims to learn more about the variables that influence students' use of debit card options. To examine college students in the context of debit card usage at UMK, the unified theory of reputation and use of technology (UTAUT) version was combined with online transaction trusts and bank item trusts.

2.3.2 Safety

How users charge the security levels of extraordinary capabilities of payment has a significant impact on the user's daily price behavior, according to Cateora and Graham (2007). Users who deem certain payment methods risky are found to utilize them less frequently and turn to alternative payment methods. The user's choices for payment methods are significantly impacted by their understanding of security, which in turn is significantly influenced by their perception of the likelihood that a potential security event will occur while they are using or carrying a payment instrument.

More and more college students are choosing to carry debit cards rather than cash these days. First, since there is no need to carry a large quantity of money, it is much more convenient. Second, display pricing is much, much easier. The consumer's bank account and debit card are automatically linked. Keeping everything secure is the Crucial thing. Debit card security codes are a method of protecting debit cards. The safety code serves a

different purpose than the PIN that the user enters the ATM. A unique code is created once the customer enters the PIN after the chip is scanned by the card reader. Users must therefore constantly exercise caution so as not to divulge the security code, together with the kind of card and the card's expiration date. That is done to prevent fake purchases even when the cardholder's hands aren't constantly holding the card.

Additionally, a debit card is a kind of payment where each time a person makes a transaction, the individual uses their own money immediately deducted from the bank account to which the code is connected. It is crucial to protect this card since it is connected to the user's bank account, which is why the user manages his own money. Customers may occasionally also be asked for their debit card security code, particularly if they purchase over the phone or online, and are asked for the code along with their account number and other details. Confirm that the individual is the cardholder or authorized user, this is done through the service provider. They rely on consumers to have a card in the user's storage to transfer this code, which is why this is the case.

Students should also be aware that the individual's security code word is a private identifying number separate from the pin used to make debit purchases in person or withdraw money from an atm. Additionally, students must take care to safeguard the user's debit card security code since, if it falls into the wrong hands, it may be used for fraudulent behavior even if they do not own the card. Clients as a result underestimate the threats to banking protection, leading to a low likelihood of risk. We construct the following assumptions based mostly on the information presented above:

H1: There is a relationship between safety factors and the adoption of debit cards among students at the Faculty of Entrepreneurship and Business of Universiti Malaysia Kelantan.

2.3.3 Service Quality

According to the study, fines may be summed up in terms of consumer goods and services that go above and beyond what customers anticipate (Zeithaml, Parasuraman, & Berry, 1990; Grönroos, 1985; Parasuraman, Zeithaml, & Berry, 1985). Numerous elements of the idea of outstanding service, according to research. Lehtinen & Lehtinen (1982), carrier shipping procedures (Parasuraman et al., 1985), worker-purchaser interactions (Rust & Oliver, 1994), and "how" offers have been attained (Swartz & Brown, 1989) are some of the topics covered. If it falls short of their expectations, consider customer service to be poor (Oliver, 1980). Client pride may increase because of service quality improvements (Asubonteng et al., 1996), which will change how they feel about this provider.

Technical and functional components make up the carrier's spectacular (Grönroos, 1990). The helpful element combines the behavior of the transportation staff, the efficiency of the delivery in terms of time, and the skills of qualified staff. Technical elements related to the service's consequences. Additionally, when a student uses a debit card to pay for something, the money is instantly taken out of their account. Additionally, students have the option to verify for themselves whether the money has been denied. But for the student to be able to make any payment, they must ensure that the debit card ATM has a balance. This can help control student spending so that it stays within the budget and within whatever savings they may have. With a debit card in hand, you should teach yourself how to manage your money while budgeting for daily spending.

The services provided by the bank to facilitate card transactions, contactless transactions, chip and pin transactions, cellphone banking, bill payment services, or other digital, digital, visual, or other offerings, including new or additional services presented by the financial institution from time to time to allow cardholders to conduct banking and other transactions, and such services can be added, modified, or withdrawn by the financial

institution, are similar.

Additionally, "Transaction Receipt" may refer to the cost of slips, forms, or papers given to or by the Bank to/by authorized retailers or in ATMs to document, prove, and record purchases or other transactions made by the cardholder using a debit card that will be charged to and deducted from the account, as well as confirmation given to the cardholder for financial transactions carried out.

As a result, college students can withdraw money from their accounts using a debit card at any ATM that bears the MEPs brand. Similarly, to this, Universiti students can withdraw money from any ATM that bears the Visa or Visa Plus mark outside of Malaysia using a debit card. Additionally, the student is required to periodically check the transaction data via Internet banking to ensure that the transactions were completed correctly. If there are any errors or omissions, the student must notify the financial institution in writing within fourteen (14) calendar days of the transaction date. Otherwise, the transaction can be deemed to be accurate. Then, we provide the following theory on provider quality:

H2: There is a relationship between the service quality factor and the adoption of debit cards among students at the Faculty of Entrepreneurship and Business of the Universiti Malaysia Kelantan.

2.3.4 Lifestyle

Older customers are less likely to spend money on things that are unnecessary or unimportant, so they are more likely to pay with cash for retail, medical, and long-term (housing) loans. Younger consumers, on the other hand, tend to spend more on fashion, trendy, and branded items to reflect their lifestyle status. Younger consumers are more willing to spend money at malls and withdrawing more cash poses security concerns.

The COVID-19 pandemic has increased Malaysians' interest in digital payments,

accelerating the country's transition to a cashless society by 2025. According to Ng Kong Boon, Country Manager of Visa Malaysia, 74 percent of Malaysians are turning away from cash by using various forms of digital payment methods, according to research on Visa customers' payment habits. Furthermore, according to another survey, as many as 65 percent of Malaysians utilize contactless card payments, and when the COVID-19 pandemic happened, 47 percent boosted their use of contactless payments.

According to the report, contactless payment is the preferred payment option among Malaysians for categories such as markets and retail purchases. This could be because contactless payment is considered a safer payment method. This is because cardholders maintain higher physical hygiene and do not have to interact with anyone at the sales counter. H3: There is a relationship between lifestyle factors and the adoption of debit cards among students at the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan.

2.3.5 Facilities

Debit card functionality has successfully improved in our modern era to suit and make it very easy for customers to make payments without using cash. It has a variety of features and benefits to suit the expectations, such as the ability to conduct transactions across many platforms. Among them are those that provide a multi-currency payment system, cashback options, and so on. This is done to encourage the usage of cards as broadly as feasible. In truth, the user has approval, and activating the debit card at any bank is simple. Users do not have to wait long for a debit card, which takes about 30 minutes. Usually, the account and card will be activated on the same day depending on the bank. Also, getting a debit card does not require a lot of supporting documents.

The widespread usage of Visa and MasterCard has also contributed to an increase in the overall number of debit cards, especially among undergraduate students. This debit card is also becoming more popular because it can be used both online and offline. With numerous

platforms accessible in the market, such as phone banking and Internet banking, the use of debit cards has expanded in tandem with the advancement of technology.

H4: There is a relationship between the facilities factor and the adoption of debit cards among students at the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan.

2.4 THEORETICAL FRAMEWORK
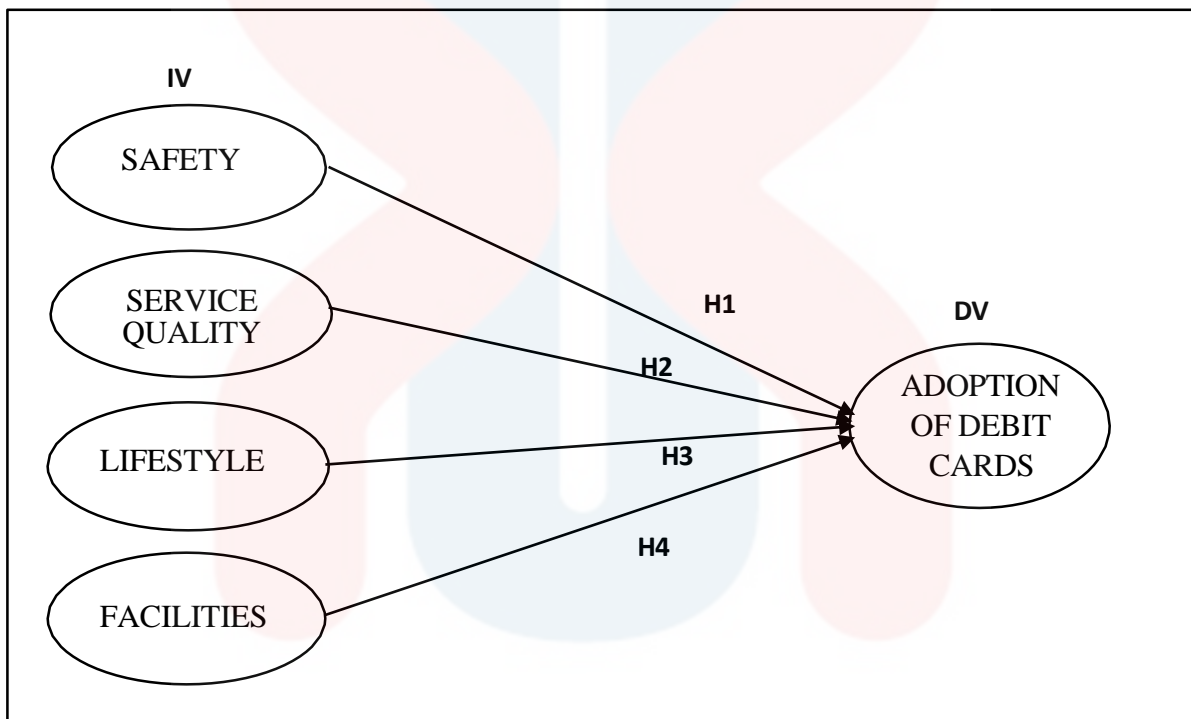
Figure 2.2: Theoretical Framework of UTAUT 1 Model

Following previous research and analysis, this study provides a theoretical framework for assessing debit card adoption by Universiti Malaysia Kelantan students, as shown in Figure 2.4. It contains the relationship between four independent variables and one dependent variable. Independent factors for this study included safety, service quality, lifestyle, and facilities. While the dependent variable refers to adoption of debit cards. In conclusion, this study aims to understand the relationship between independent variables and dependent variables.

2.5 SUMMARY/CONCLUSION

In summary, this chapter discusses previous research on this topic. All this collected information enhances insight into the adoption of debit cards by students at Universiti Malaysia Kelantan. In addition, through literature review, it helps to improve the method of research to be carried out while also bringing clarity and focus to the research problem. In addition, with previous research information, it can help to determine the relationship between the independent variable and the dependent variable.

CHAPTER 3

RESEARCH METHOD

3.1 INTRODUCTION

This chapter outlines the data collection techniques or strategies employed in the issues discussed. This chapter covers research design, data collection methods, study population, sample size, sampling strategies, research instrument development, variable measurement, and data analysis procedures.

3.2 RESEARCH DESIGN/RESEARCH PARADIGM

The general arrangement of how to approach the research question, according to Saunders, Lewis, and Thornhill (2009), will be the research design. Furthermore, the research design includes objectives derived from the research questions, which determine the sources from which to gather information. The goal of this research is to find out what factors influence debit card usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

The concept of research design refers to the entire method used to carry out the research to construct a concise and logical plan to address the specific research questions through collecting data, interpretation, analysis, and discussion. This study collects data using a survey questionnaire method and a purposive sample method, then analyses the data. The researchers can access the relationship between independent variables and dependent variables from the data acquired using the e-questionnaire.

3.3 DATA COLLECTION METHODS

The statistics-gathering method is a method for congregation statistics after completely applicable causes to report study-connected difficulties and evaluate study

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outcomes (Dudovskiy, 2019). Researchers gather data to identify, investigate, and validate the issues, goals, and projects they are working on. Questionnaires will be used by the investigation as a method of statistical gathering.

Typically, surveys are used to gather a substantial quantity of quantitative data. Additionally, as associated with qualitative measures, the quantitative process may be used more speedily and at a lower cost (Dudovskiy, 2019). The purpose of the 3535 students' focal point organization stands to clarify the associated issues influencing the usage of debit cards among undergraduates of the Faculty of Business and Entrepreneurship at Universiti Malaysia Kelantan, the factors toward being protected, and the consequences we can see in the final online questionnaire.

An online or digital survey is a dynamic web framework with a database for tracking responses from participants. From the URL, we may direct our responders to Google. The link to the completed Google form will even provide instructions for completing it. This is to make it simpler for our respondents to answer the survey.

Like how the statistics were uploaded to the social technological know-how software (SPSS) model 26.0 as soon as our respondent answered the Google method linkage. SPSS remained chosen because it is the programming of its kind that is used the most frequently in scientific and business circles. Additionally, SPSS is a highly adjustable software design that provisions a wide variety of inquiries, factual variations, and consequence strategies; often, it will do more than just provide us with pointers. After the reliability analysis, the obtained data could be chosen and divided into SPSS starting at 26.0 hours to determine the impact. The actuality of the thesis might serve as the foundation for the destiny study.

3.4 POPULATION OF STUDY

In a study method, a population is a collection of accompaniments, such as people or objects that have a variety of common homes that may be skillful through the sample principles established by the investigator. The population in this education transformed to 3535, with the target respondents being students from the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. List of undergraduates from the Universiti of Malaysia Kelantan's Faculty of Entrepreneurship and Business. The review stands shown by this research to gather the study's data. After then, it would be possible to gather enough data to determine the sample size.

3.5 SAMPLE SIZE

The sample size is used to determine how much of the problem will be remembered for the study's sample size. According to the pattern length, most college undergraduates at the Universiti Malaysia Kelantan's School of Entrepreneurship and Business remained selected from the general populace and then used as an example of the real populace for this study. The total pattern length is 351 responders from a population of 4000 students at the Faculty of Entrepreneurship and Business of the Universiti Malaysia Kelantan, according to the Krejcie & Morgan approach desk (1970) shown below. The interest in practical methods for determining pattern sizes has been stimulated by the ongoing need for instances of representative statistics in empirical investigations. Krejcie & Morgan (1970) calculated the sample size for a certain populace aimed at a level position found completely on the table.

Table 3.1:Determining Sample Size for a Finite Population, Source: Krejcie & Morgan

Table for Determining Sample Size of a Known Population									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384
Note: N is Population Size; S is Sample Size							Source: Krejcie & Morgan, 1970		

3.6 SAMPLING TECHNIQUES

A method of sampling involves selecting a person or group of people to draw conclusions from data and estimate the characteristics of an entire population. A population has an equal chance of being included in the sample when sampling is done using probability. The researcher will select randomly among the respondents in the population when using probability sampling. Probability or random sampling, while offering the greatest freedom from bias for a given level of sampling error, may also be the most time- and energy-intensive sample (Brown, 1947). Simple random, stratified random, cluster sampling, systematic sampling, and multi-stage sampling are several types of probability sampling. In non-probability, a sample of responders is not drawn at random; rather, a justification must be provided as to why specific circumstances or people were chosen over others.

The probability sampling technique will be used as the research method for this investigation. It is simple to describe random sampling as a sampling strategy in which each

component of the population has an equal chance and possibility of being chosen for the sample. The study uses simple random sampling since it is an efficient approach to learn that each person in the population was chosen at random and solely by chance. Each person has an equal chance of choosing to participate in the sample. Simple random sampling does not require the population to be divided into subpopulations or other procedures to be performed before selecting members of the population at random. The results obtained are also clearly communicated thanks to this sampling technique. The larger the sample size, the better the data quality.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

Measurement instruments are several techniques that the researcher employs to get information from respondents for research. According to the type of research being done, it was created to help the researcher collect data. Yaya, J. A. (2014) defines a measurement instrument as one of the ways a researcher collects data from respondents. Numerical data must be collected and analyzed for quantitative research. It can be applied to determine averages, create predictions, assess causal linkages, and extrapolate findings to larger populations (Bhandari, P., 2020). To ensure that the data obtained were specific to the research objectives, we selected the questionnaire data collection tool for this quantitative study. The questionnaires are closed questions and respondents have a choice between several answers.

The data collection instruments for the study will be questionnaires based on a five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (slightly agree), 4 (agree), and 5 (strongly agree), respectively. A, B, and C make up its three portions. To rapidly identify the respondent and categorize the data, Section A asked questions on the respondent's demographic profile. The questions in this area are chosen to best fit the student profiles. Sections B and C, on the other hand, concentrate on the variables influencing debit

card usage among UMK's Faculty of Entrepreneurship and Business students.

Table 3.2:Overview of Research Instruments

PART	VARIABLES	ITEMS	AUTHORS
A	Demographic	6	Baharun, N., Radzi, R. M., Radzi, S. H. M., & Hamzah, M. F. (2017)
B	Safety	5	Baharun, N., Radzi, R. M., Radzi, S. H. M., & Hamzah, M. F. (2017)
	Service Quality	5	Baharun, N., Radzi, R. M., Radzi, S. H. M., & Hamzah, M. F. (2017)
	Lifestyle	5	Munikrishnan, U. T., Mamun, A. A., Xin, N. K. S., Chian, H. S., & Naznen, F. (2022)
	Facilities	5	Yasir, M. F. B. M. (2020), &
C	Adoption of Debit Card	5	Salimon, M. G., Yusoff, R. Z. B., & Mohd Mokhtar, S. S. (2017).

3.7.1 Questionnaire Design

The study's questionnaire uses the data that were gathered. The questionnaire is made up of a series of questions and other measures intended to gather data from FKP students at the Universiti Malaysia Kelantan. The questions were written originally in English and then translated into Malay. This field of study is divided into Sections A, B, and C. An independent variable concentrating on the factor, a dependent variable focused on UMK students' use of debit cards, and a demographic profile of respondents are all included in the question. Each respondent's gender, age, race, years, and course are asked about in Section A of the survey. In section B, there are questions about the independent variables from the student's point of view

using a debit card. To determine whether respondents agree or disagree with the statement, this section uses a 5-point scale for similar possibilities. Respondents are also required to provide information in Section C about the dependent variables related to debit card usage among Universiti Malaysia Kelantan students. This section will also employ the Likert 5-point skills technique.

3.7.2 Original Items & Modified

Table 3.3: Original & Modified of Questionnaire

IV 1: Safety		
No	**Original Items**	**Modified Items**
1	I trust debit card and its services through the online transactions	I trust debit card and its services through the online transactions.
2	I think that debit card service's technical and legal infrastructure, protects enough personal information and data.	I am confident that the technical and legal infrastructure of debit card services can adequately protect personal information and data.
3	Can make payment without any risk via Bank Rakyat Debit Card.	I am confident that debit cards are safe and reliable.
4	There is no fraud or theft when use Bank Rakyat Debit Card.	I believe that using a debit card for financial transactions in purchases are safe.
5	Best quality service in Bank Rakyat.	The security features can convince me in deciding to use a debit card at this time.
IV 2: Service Quality		
No	**Original Items**	**Modified Items**
1	I find the debit card services useful in my daily transactions.	Debit card service is very useful in my daily transactions.

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2	Using the debit card enables me to accomplish tasks more quickly.	Using the debit card enables me to accomplish tasks more quickly.
3	Bank Rakyat Debit Card have interactive service that can influence others.	Debit card service make me want to use it frequently in my daily life.
4	My interaction with the debit card services would be clear and understandable.	My interaction with the debit card services would be clear and understandable.
5	I would find the debit card service easy to use.	I found that using debit card service was very easy.

	IV 3: Lifestyle	
No	**Original Items**	**Modified Items**
1	I intend to continue to use debit card service in the future	With the changing modern times, I will continue to use debit card services in my lifestyle.
2	My intentions are to continue using debit card service in the future, at least as active as today	I intend to use debit card services as my lifestyle by using different debit cards such as Aeon debit card, Islamic bank debit card, Affin bank debit card and RHB bank debit card.
3	I would continue using debit card service increasingly in the future.	I will continue to use the debit card service more often as it can help ease my needs.
4	I believe that using debit card will fit my lifestyle.	As a student, I think that the use of debit cards is very useful among students without using a cash payment method.
5	I believe that using debit card is suitable for me.	I think that the use of debit cards among students is very appropriate nowadays because payments using debit cards can be made online and offline.

	IV4: Facilities	
No	**Original Items**	**Modified**
1	Using debit card as mode of payment method allow me to access my bank account anytime.	Using debit card as mode of payment method allow me to access my bank account anytime.

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2	Using debit card can avoid long queues that increase the waiting time when I buy something.	Debit cards reduce my waiting time by avoiding long queues when purchasing goods.
3	The billing and transaction process are accurately for me.	Using a debit card can reassure me that the billing and transaction process is accurate.
4	The speed of debit card payment flow is better than cash.	The speed of debit card payment flow is better than cash.
5	Using debit card makes it easier for me to carry out day to day task.	Using debit card makes it easier for me to carry out day to day task.
DV: Adoption of Debit Card		
No	**Original Items**	**Modified**
1	My time is saved using e-banking.	Using a debit card can save my time in making payments.
2	I carry little cash around because I use e-banking.	Using a debit card allows me to rarely carry cash when I want to make a transaction.
3	I have been using cashless payment methods for some time.	I often use the debit card payment method.
4	I am likely to increase the use of debit card in my daily life.	I agree to increase the use of debit card in my daily life.
5	I always recommend to others to use debit card.	I would suggest to others to use a debit card as their payment method.

3.8 MEASUREMENT OF THE VARIABLES

Measurement variables are tools for measuring and collecting respondent data. This research uses questionnaires to collect respondent data, and in this questionnaire, there are three scales used which are nominal scale, ordinal scale, and interval scale. The survey has three sections, namely part A on the demographics of respondents, part B on dependent variable which is intention to adoption of debit cards and part c on independent variables that affect dependent variable.

3.8.1 Nominal Scale

Nominal scale is a scale that helps researchers to classify objects or individuals according to a specific group. This nominal scale is also the simplest measurement scale. With that, it is easy for the respondents to select answers between certain groups provided. In addition, according to this nominal scale, there are four questions in Section A that use nominal scale which are gender, race, course, and education level.

3.8.2 Ordinal Scale

This ordinal scale can help researchers organize the data of the respondents in the questionnaire from the lowest to the highest where it is organized according to the form of hierarchy. This symbolizes the difference or position of an individual relative to other individuals. As in the research questionnaire under the demographic section, age and years of study are examples of ordinal scale.

3.7.3 Interval Scale

The five-point Likert Scale rating is used to determine the level of agreement of respondents in Sections B and C. It is formed of 1 (strongly disagree), 2 (disagree), 3 (slightly agree), 4 (agree), and 5 (strongly agree). It is a universal method for gathering information and analyzation which is more accurate.

3.9 PROCEDURE FOR DATA ANALYSIS

The objectives of data analysis are usually to create a framework for analysis and appreciation by adjusting the collected data to study its meaning and messages. The Statistical Package for the Social Sciences (SPSS) was used in the context of this study to illustrate the varied techniques for data analysis used by various types of researchers. Because of this, SPSS software will be used to conduct the reliability test for this inquiry. In this study, the data were analyzed using the Statistical Package for the Social Sciences (SPSS), descriptive analysis, reliability analysis, and Pearson's correlation.

3.9.1 IBM SPSS Statistics Version 26.0

For statistical analysis, data management, and data visualization, many people use the programmed SPSS Statistics. It offers a variety of features and tools that can assist academics in the analysis and generation of insights from survey data. This program can learn more about the traits and profiles of the respondents by gathering data on their gender, age, race, faculty, and course. These demographic variables can be utilized to analyze and figure out how various groups may respond to surveys regarding adoption of debit cards.

3.9.2 Descriptive Analysis

The main tasks of descriptive statistics, a subset of statistics, include highlighting and outlining a dataset's salient characteristics. It provides a way to understand patterns and trends and get new insights through the preparation, display, and analysis of data. In the context that was suggested, the use of descriptive statistics to analyze demographic data, such as age, gender, race, years of study, and course can be highly beneficial in achieving the aims of a study. This study needs to figure out the central tendency, mode, median, mean, and standard deviation for the descriptive analysis.

3.9.3 Reliability Test

The reliability analysis method yields data on the correlations between certain scale items as well as a range of commonly used scale reliability metrics. Interclass correlation coefficients can be used to create inter-rate reliability estimates. According to Bonett & Wright (2014), the minimum or lowest acceptable coefficient alpha value is 0.6; any value lower than 0.6 is seen as being too unreliable. However, it is asserted to have greater dependability when the coefficient alpha value is bigger and closer to 1. As a result, Cronbach Alpha scores for each construct are higher than 0.8, which is a very high and acceptable cut-off.

3.9.4 Spearman Correlation

Spearman According to Williams (1996), the correlation coefficient is a statistical measure that assesses the direction and intensity of a linear relationship between the independent and dependent variables. Positive and negative linear relationships are represented by different correlation coefficients. Table 3.3 indicates that there are strongest degrees of association, meaning that the independent variables would either positively or adversely affect the dependent variable, when the value is closest to –1 or +1. On the other hand, there is minimal or negligible positive and negative correlation when the value is close to -0.5 or +0.5. If the value is zero, the relationship is minimal and linear.

3.10   CONCLUSION

Overall, this chapter thoroughly describes the approaches and processes used in this research. First, the research design for this study is quantitative, including an e-questionnaire in Google form. This chapter also covers sampling techniques, research instrument development, variable measurement, and data analysis procedures. Using the material and description in this chapter, the researcher will go to the following chapter to make a finding for the research study.

FACULTY ENTREPRENEURSHIP AND BUSINESS

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The results of the survey data analysis and findings will be explained in this chapter. A preliminary analysis was performed to evaluate the questionnaire's dependability. Furthermore, covered in this chapter are correlation analysis and descriptive analysis.

4.2 PRELIMINARY ANALYSIS

The process of deciding how to classify a source is known as preliminary analysis. To determine the reliability result between the dependent variable and the independent variables, the researcher must first conduct a pilot test before thoroughly evaluating the respondent's data. To evaluate the reliability of the questionnaire, a total of 30 respondents were evaluated to get Cronbach's Alpha Coefficient values.

Table 4.1: Reliability Statistics for Pilot Test

Variables	Dimensions	Cronbach's Alpha	Number of Item
Dependent Variable	Adoption of debit card	0.894	5
Independent Variable	Safety	0.874	5
	Service Quality	0.935	5
	Lifestyle	0.895	5
	Facilities	0.931	5

Source: Information produced using IBM SPSS Version 26

The reliability statistics of the pilot test for each variable are shown in Table 4.1. The researcher can send the findings to the target respondents to carry out further research, since the reliability testing showed that the Cronbach's Alpha for all variables is dependable.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

A total of 351 respondents from Universiti Malaysia Kelantan (UMK) completed the questionnaire for this study. Their age, gender, years of study, race, course, and degree of education were all included in the demographic profile.

4.3.1 Age

Table 4.2:Age of Respondents

Age				
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
18-21 years old	55	15.7	15.7	15.7
22-25 years old	288	82.1	82.1	97.7
26 years old and above	8	2.3	2.3	100.0
Total	351	100.0	100.0	
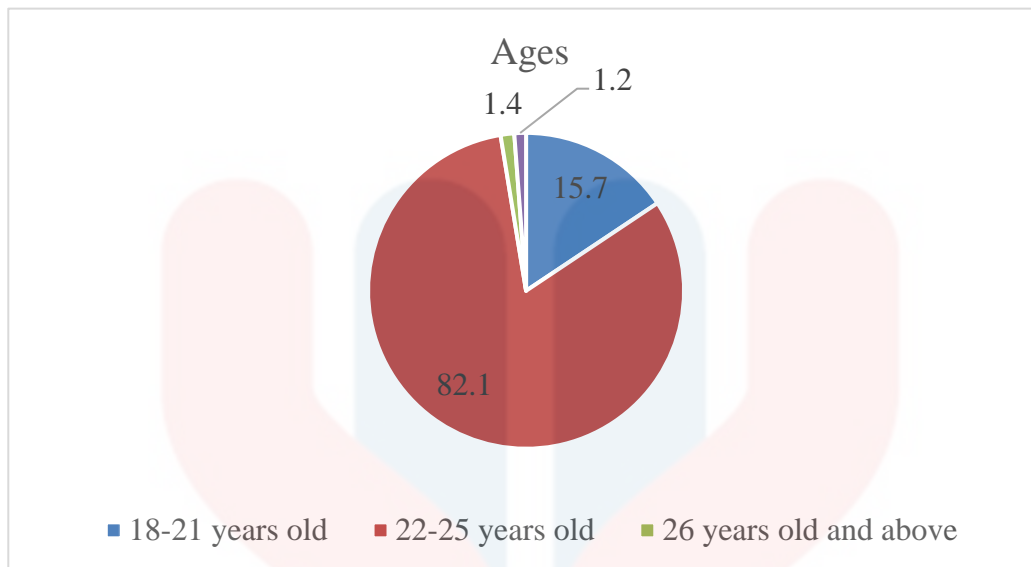
Figure 4.1: Age of Respondents

Table 4.2 and figure 4.1 present the age distribution of the 351 participants who completed the questionnaire. Four age groups of respondents were identified: 18–21 years old, 22–25 years old, and 26 years and older. According to the data gathered, 288 respondents, or 82.1% of the total, are between the ages of 22 and 25. Another group of respondents, or 15.7% of the total, are between the ages of 18 and 21. Finally, the remaining respondents, or 1.4% of the total, are older than 26.

4.3.2 Gender

Table 4.3:Gender of Respondents

Gender			
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
Female	304	86.6	86.6	86.6
Male	47	13.4	13.4	100.0
Total	351	100.0	100.0	
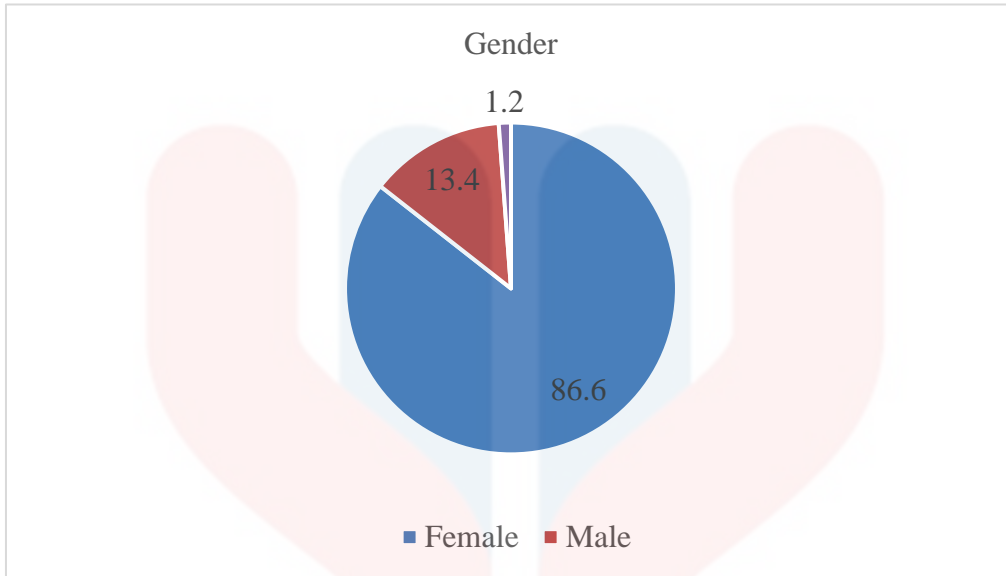
Figure 4.2: Gender of Respondents

Table 4.3 and figure 4.2 display the gender distribution of the 351 respondents who completed the survey. According to the data gathered, 86.6% of the 304 respondents who answered the questionnaire were female, and the remaining 13.4% of the respondents were male.

4.3.3 Years Of Study

Table 4.4:Years of Study for Respondents

Years of Study				
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
1	10	2.8	2.8	2.8
2	44	12.5	12.5	15.4
3	56	16.0	16.0	31.3
4	241	68.7	68.7	100.0
Total	351	100.0	100.0	
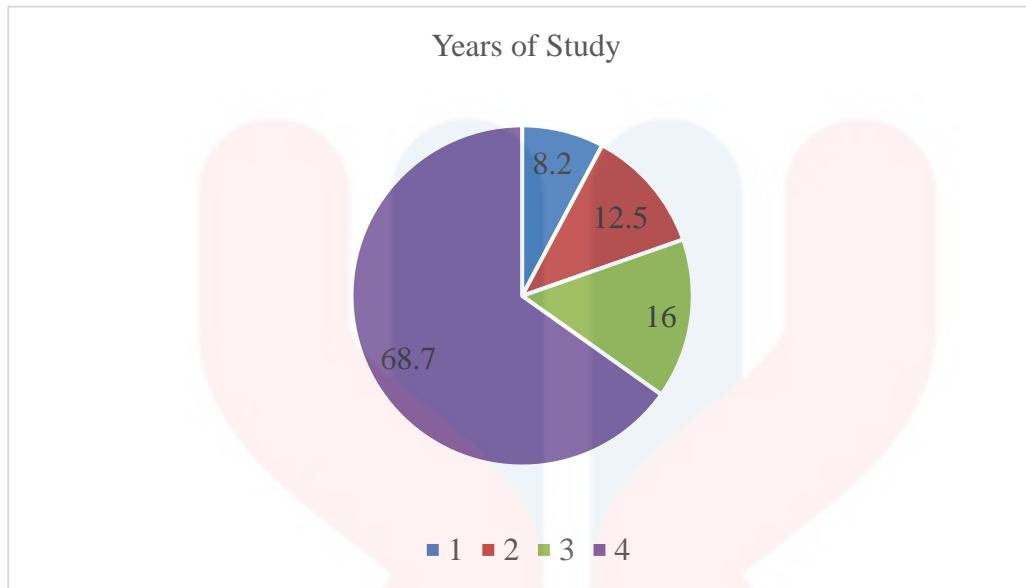
Figure 4.3: Years of Study for Respondents

Table 4.4 and figure 4.3 display the years of study with 351 participants who completed the questionnaire. According to the data gathered, the bulk of respondents, 68.7% or 241 respondents, are in their fourth year. These respondents are followed by those in their third year, which is 16% or 56 respondents, and those in their second year which is 12.5% or 44 respondents. 2.8%, or 10 respondents, are under the first year, which is the group with the least amount of data.

4.3.4 Race

Table 4.5:Race of Respondents

Race				
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
Chinese	10	2.8	2.8	2.8
Indian	2	0.6	0.6	3.4
Malay	326	92.9	92.9	96.3
Others	13	3.7	3.7	100.0
Total	351	100.0	100.0	

Race

3.7 2.8 0.6

92.9

■ Chinese ■ Indian ■ Malay ■ Others
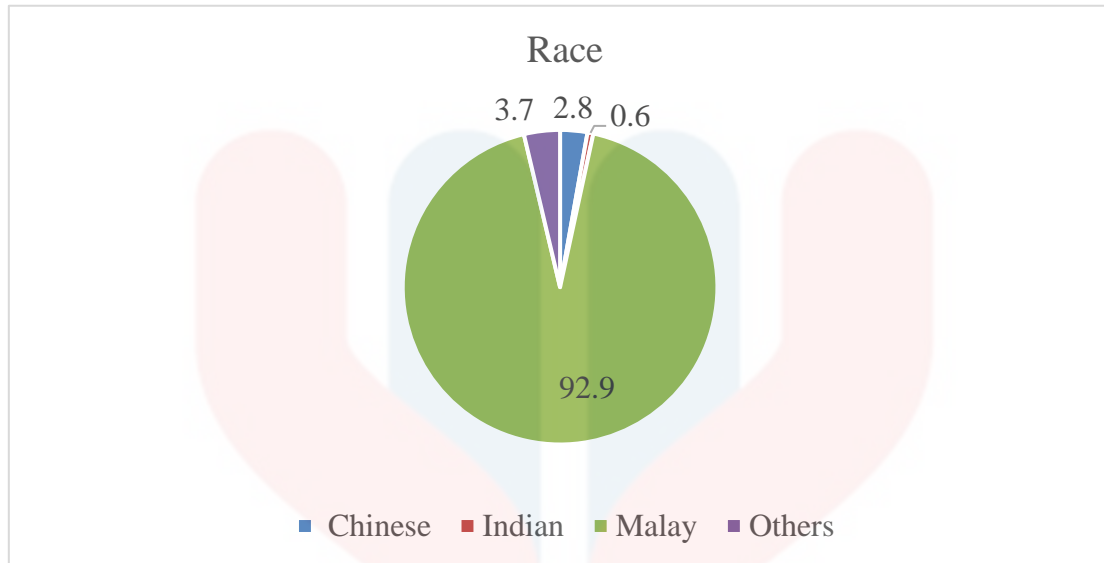
Figure 4.4: Race of Respondents

Table 4.5 and figure 4.4 display the race of the 351 respondents that completed the survey. 92.9% of the 326 respondents who completed the questionnaire were Malay, according to the data collected. Other race respondents came in second with 3.7% of 13 respondents and Chinese respondents with 2.8% of 10 respondents. Indian respondents make up the least amount of data about 0.6%, or 2 respondents.

4.3.5 Course

Table 4.6:Course of Respondents

Course				
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
SAA	17	4.8	4.8	4.8
SAB	204	58.1	58.1	63.0
SAE	7	2.0	2.0	65.0
SAK	50	14.2	14.2	79.2
SAL	30	8.5	8.5	87.7
SAR	43	12.3	12.3	100.0
Total	351	100.0	100.0	
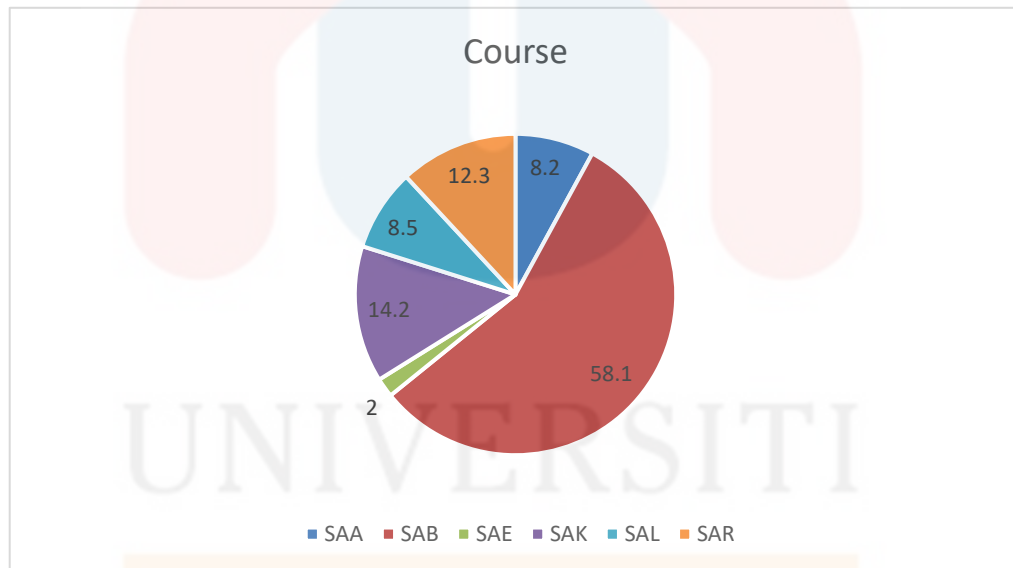
Figure 4.5: Course of Respondents

Table 4.6 and figure 4.5 display the course with 351 participants who completed the questionnaire. According to the data gathered, respondents from SAB (58.1% or 204 respondents) make up the majority of those who complete the questionnaire. Respondents from SAK (14.2% or 50 respondents) and SAR (123.3% or 43 respondents) are next in line. Next in order of preference are respondents from SAL (8.5% or 30 respondents), respondents from

SAA's course (4.8% or 17 respondents), and respondents from SAE (2% or 7 respondents) who provide the least amount of data.

4.3.6 Education Level

Table 4.7:Respondent's Education Level

Education Level				
	Frequency	**Percent (%)**	**Valid Percent**	**Cumulative Percent**
Bachelor	293	83.5	83.5	83.5
Diploma	12	3.4	3.4	86.9
Matriculation	5	1.4	1.4	88.3
STPM	41	11.7	11.7	100.0
Total	351	100.0		100.0
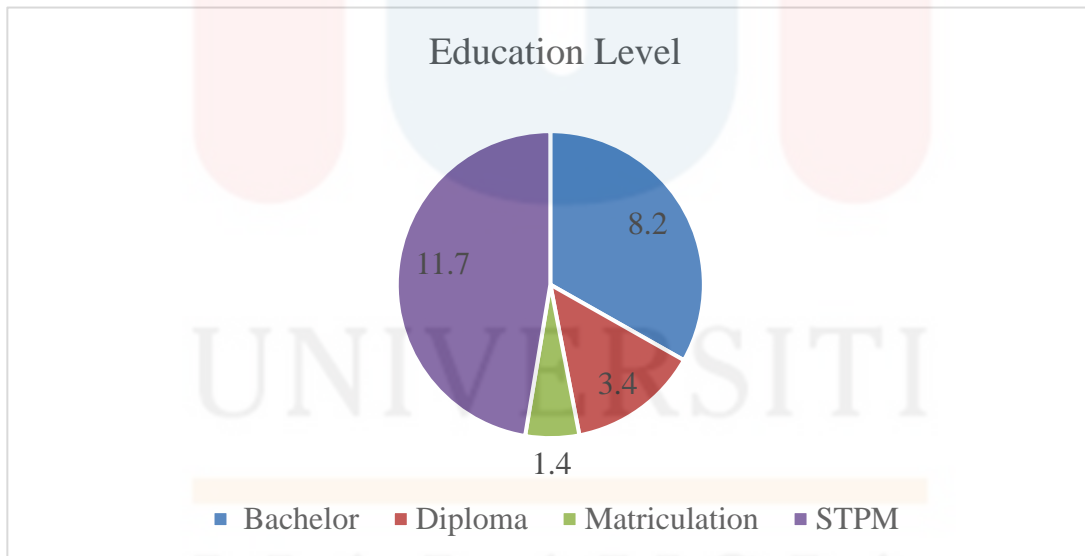
Figure 4.6: Respondent's Education Level

Table 4.7 and figure 4.6 display the educational attainment of the 351 participants that completed the survey. According to the data gathered, the bulk of respondents who complete the questionnaire are bachelor's degree holders (83.5% or 288 respondents), followed by STPM holders (11.7% or 41 respondents) and diploma holders (3.4% or 12 respondents). Respondents

who are matriculating make up the least amount of data, about 1.4%, or 5 respondents.

4.4 DESCRIPTIVE ANALYSIS

Descriptive analysis is the process of using data to help explain, show, or summarize data points in a way that makes patterns that meet all the criteria for the data possible. This is one of the most important steps in statistical data analysis. It offers a distribution analysis of the data, makes errors and outliers easier to find, and permits variable comparison.

The mean is used by the researchers for each category of dependent and independent variables in the descriptive analysis. Its goal is to investigate what influences Universiti Malaysia Kelantan students' use of debit cards. Based on the analysis, the researcher compared the means of the independent and dependent variables for each question. Subsequently, the investigator will ascertain which response the respondent strongly agrees with and strongly disagrees with. The Likert scale is used to scale the responses, with 1 signifying Strongly Disagree, 2 Disagree, 3 slightly Agree, 4 Agree, and 5 strongly Agree.

Table 4.8:The Level of Means

Level	Means
Strongly Agree	4.01 – 5.00
Agree	3.01- 4.00
Slightly Agree	2.01 – 3.01
Disagree	1.01 – 2.01
Strongly Agree	0 – 1.00

4.4.1 Descriptive Statistic

Table 4.9:Overall Description Statistics

Descriptive Statistics

N		Minimum	Maximum	Mean	Std. Deviation
Adoption of Debit Card	351	1.60	5.00	4.2661	.64371
Safety	351	1.00	5.00	4.1271	.74660
Service Quality	351	1.00	5.00	4.3134	.68621
Lifestyle	351	1.00	5.00	4.1835	.74670
Facilities	351	1.40	5.00	4.3077	.66515
Valid N (listwise)	351				

The mean values for the entire variable are displayed in this table. The independent variable, service quality, has the greatest mean score 4.3134, whereas safety has the lowest mean score 4.1771, as can be seen in the table above.

Table 4.10:Descriptive Statistics for Adoption of Debit Card

Descriptive Statistics

N		Min	Max	Mean	Std. Deviation
Using a debit card can save my time in making payments.	351	1	5	4.58	.667
Using a debit card allows me to rarely carry cash when I want to make a transaction.	351	1	5	4.42	.762
I often use the debit card payment method.	351	1	5	4.08	.987

I agree to increase the use of debit cards in my daily life.	351	1	5	4.10	.966
I would suggest to others to use a debit card as their payment method.	351	1	5	4.16	.940
Valid N (listwise)	351				

Table 4.10 shows the dependent variable of the adoption of debit card. There are five (5) items for this dependent variable. The highest mean is on the statements "Using a debit card can save my time in making payments." which are 4.58. This indicated that most of the respondents agree with these statements. Meanwhile, the lowest mean for this variable is on the statement. "I often use the debit card payment method" which is 4.08. However, because the mean value obtained is high, this does not imply that the respondents disagree with this question.

4.4.2 Descriptive Analysis for Independent Variable

Table 4.11:Descriptive Analysis for Safety

Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
I trust debit card and its services through the online transactions.	351	1	5	4.13	.876
I am confident that the technical and legal infrastructure of debit card services can adequately protect my personal information and data.	351	1	5	4.09	.856
I am confident that debit cards are safe and reliable.	351	1	5	4.09	.894
I believe that using a debit card for financial transactions in purchases is safe.	351	1	5	4.11	.855
The security features can convince me in deciding to use a debit card at this time.	351	1	5	4.22	.789
Valid N (listwise)	351				

Table 4.11 displays the independent variable of safety. These independent variables have five (5) items. The statement has the highest mean "The security features can convince me in deciding to use a debit card at this time." with the value 4.22 It demonstrates that the respondents accepted this assertion and thought the security aspects. In the meantime, the

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statement has this variable's lowest mean "I am confident that the technical and legal infrastructure of debit card services can adequately protect my personal information and data" and "I am confident that debit cards is safe and reliable". Which is 4.09.

Table 4.12:Descriptive Analysis for Service Quality

Descriptive Statistics

N		Min	Max	Mean	Std. Deviation
Debit card service is very useful in my daily transactions.	351	1	5	4.30	.797
Using the debit card enables me to accomplish tasks more quickly.	351	1	5	4.36	.724
The convenience of a debit card makes me often use it in making my purchase transactions.	351	1	5	4.23	.877
I am attracted to using a debit card because it is easy to use in everyday life.	351	1	5	4.29	.800
I found that using debit card service was very easy.	351	1	5	4.38	.731
Valid N (listwise)	351				

Table 4.12 shows the independent variable of service quality. These independent variables have five (5) items. The statement has the highest mean "I found that using debit card service was very easy." which is 4.38. This demonstrates that most respondents concur with this statement and think the debit card service was user-friendly. Meanwhile, "The convenience of a debit card makes me often use it in making my purchase transactions" is the value's lowest mean of 4.23.

Table 4.13:Descriptive Analysis for Lifestyle

Descriptive Statistics

N		Min	Max	Mean	Std. Deviation
With the changing modern times, I will continue to use debit card services in my lifestyle.	351	1	5	4.19	.876
I intend to use debit card services as my lifestyle by using different debit cards such as Aeon debit card, Islamic bank debit card, Affin bank debit card and RHB bank debit card.	351	1	5	4.06	.974
I will continue to use the debit card service more often as it can help ease my needs.	351	1	5	4.15	.865
As a student, I think that the use of debit cards is very useful among students without using a cash payment method.	351	1	5	4.22	.860
I think that the use of debit cards among students is very appropriate nowadays because payments using debit cards can be made online	351	1	5	4.30	.813

45

and offline.					
Valid N (listwise)	351				

Table 4.13 shows the independent variable of lifestyle. There are five (5) items for this independent variable. The highest Mean is on the statement "I think that the use of debit cards among students is very appropriate nowadays because payments using debit cards can be made online and offline" at the value of 4.30. Meanwhile, the lowest mean for this variable is on the statement "I intend to use debit card services as my lifestyle by using different debit cards such as Aeon debit card, Islamic bank debit card, Affin bank debit card and RHB bank debit card." with the value of 4.06.

Table 4.14:Descriptive Analysis for Facilities

Descriptive Statistics

N		Min	Max	Mean	Std. Deviation
Using debit card as mode of payment method allow me to access my bank account anytime.	351	1	5	4.33	.712
Debit cards reduce my waiting time by avoiding long queues when purchasing goods.	351	1	5	4.31	.827
Using a debit card can reassure me that the billing and transaction process is accurate.	351	1	5	4.26	.821
The speed of debit card payment flow is	351	1	5	4.27	.844

better than cash.					
Using debit card makes it easier for me to carry out day to day task.	351	1	5	4.36	.765
Valid N (listwise)	351				

The sequence of averages and standard deviations for the five (5) statement of facilities is displayed in Table 4.14. The highest mean is on the statements "Using debit card makes it easier for me to carry out day to day task." with the value of 4.36. This demonstrates that most respondents strongly concur with this assertion and think that using a debit card is simpler. Meanwhile, "Using a debit card can reassure me that the billing and transaction process is accurate." is the lowest mean with the value of with is 4.26.

4.5 VALIDITY AND RELIABILITY TEST

When it's likely that the data in a study will produce strong and consistent results, it's critical to make sure the data are trustworthy for researchers. To assess its consistency, a unique metric known as "reliability" was established. (Eckel Joe, 2022). To evaluate the data's dependability and determine whether they matched a standard internal validity measure, the researcher employed Cronbach's Alpha in this section.

Table 4.15:Table of Cronbach's Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
> 0.9	Excellent

4.5.1 Reliability Result for the Adoption of Debit Card

Table 4.16:Reliability Test for The Dependent Variable of The Adoption of Debit Card

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.878	5

The reliability analysis of the debit card adoption dependent variable was displayed in Table 4.16. Cronbach's Alpha stands at 0.876. Based on the Cronbach's Alpha Coefficient Size chart, it appears that the 0.876 value demonstrated excellent consistency and stability. Since every question about the adoption of the debit card could be comprehended by the participants, the five questions were accurate.

4.5.2 Reliability Result for Safety

Table 4.17:Reliability Test for The Independent Variable of safety

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.922	.923	5

The reliability analysis for the independent variable of safety was considered satisfactory based on the table. Cronbach's Alpha stands at 0.922. The Cronbach's Alpha Coefficient Size chart indicates that 0.922 appears to have excellent consistency and stability.

4.5.3 Reliability Result for Service Quality

Table 4.18:Reliability Test for The Independent Variable of Service Quality

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.922	5

The reliability analysis for the independent variable of service quality was similarly acceptable, as shown in Table 4.18. Cronbach's Alpha stands at 0.921. The Cronbach's Alpha Coefficient Size chart suggests that, like safety, service quality is also quite good at 0.921. The purpose of the five questions posed to the respondent was to find out how they felt about the service quality elements that affected the use of debit cards by UMK students.

4.5.4 Reliability Result for Lifestyle

Table 4.19:Reliability Test for The Independent Variable of Lifestyle

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.904	.904	5

The reliability analysis for the independent lifestyle variable was displayed in Table 4.19. Cronbach's Alpha stands at 0.904. The Cronbach's Alpha Coefficient Size chart indicates that the consistency and stability of 0.904 appear to be quite good. Because all the responders could understand the questions, the five lifestyle questions were accurate.

4.5.5   Reliability Result for Facilities

Table 4.20:Reliability Test for The Independent Variable of facilities

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.892	.893	5

The reliability analysis for the independent variable of facilities was found to be satisfactory, as indicated by Table 4.20. 0.892 is Cronbach's Alpha. The consistency and stability of 0.892 appear to be quite good, based on the Cronbach's Alpha Coefficient Size chart. Because every question was understandable to the respondents, the five questions were accurate.

Table 4.21:Summary of Reliability Statistics

Variables	Cronbach's Alpha	Number of Items	Relationship
The Adoption of Debit Card	.790	5	Good
Safety	.922	5	Excellent
Service Quality	.921	5	Excellent
Lifestyle	.904	5	Excellent
Facilities	.892	5	Very Good

4.6 NORMALITY TEST

Table 4.22:Table of Normality Test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
DV	.187	351	.000	.881	351	.000
IV1	.149	351	.000	.911	351	.000
IV2	.178	351	.000	.866	351	.000
IV3	.140	351	.000	.897	351	.000
IV4	.170	351	.000	.883	351	.000

a. Lilliefors Significance Correction

For the normality test, we can apply the Kolmogorov-Smirnov and Shapiro-Wilk procedures. In this investigation. The significance level indicates whether the data are normal or non-normal. If it is less than 0.05, the data may not be considered normal. The significant values for these study variables are smaller than 0.05, according to the table's normality test. Thus, the data collected can be classified as non-normal data.
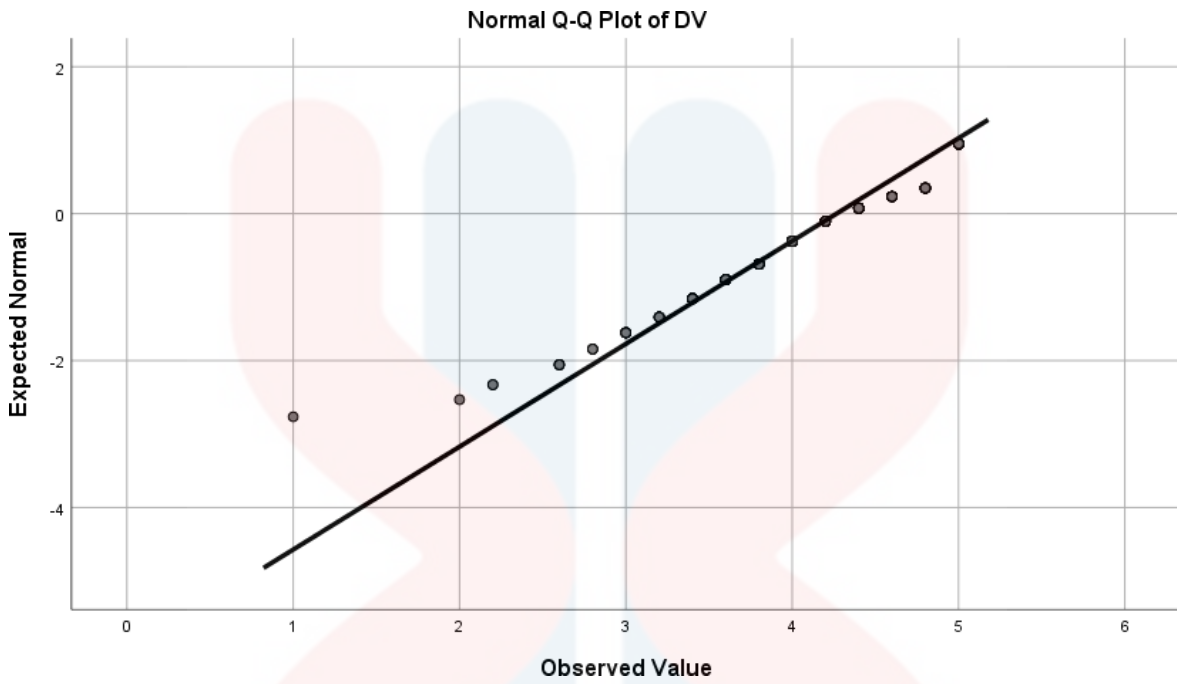
Normal Q-Q Plot of DV

Figure 4.7: Normal Q-Q Plot of Adoption of Debit Card

Normal Q-Q Plot of IV1
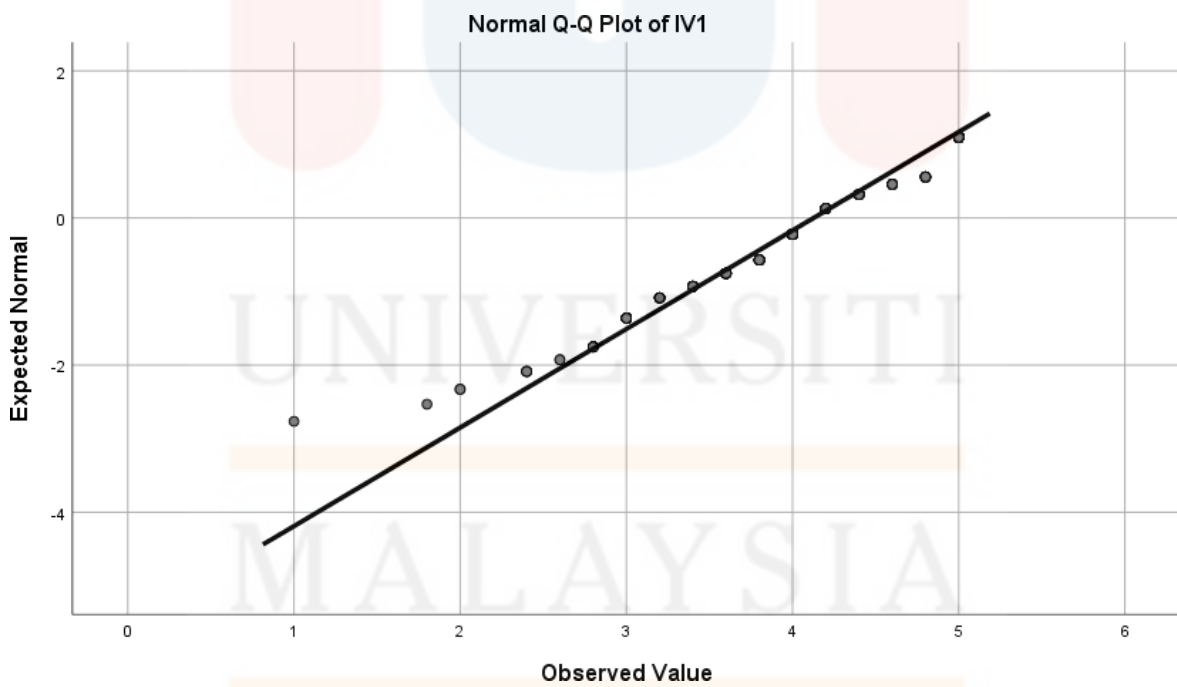
Figure 4.8: Normal Q-Q Plot of Safety
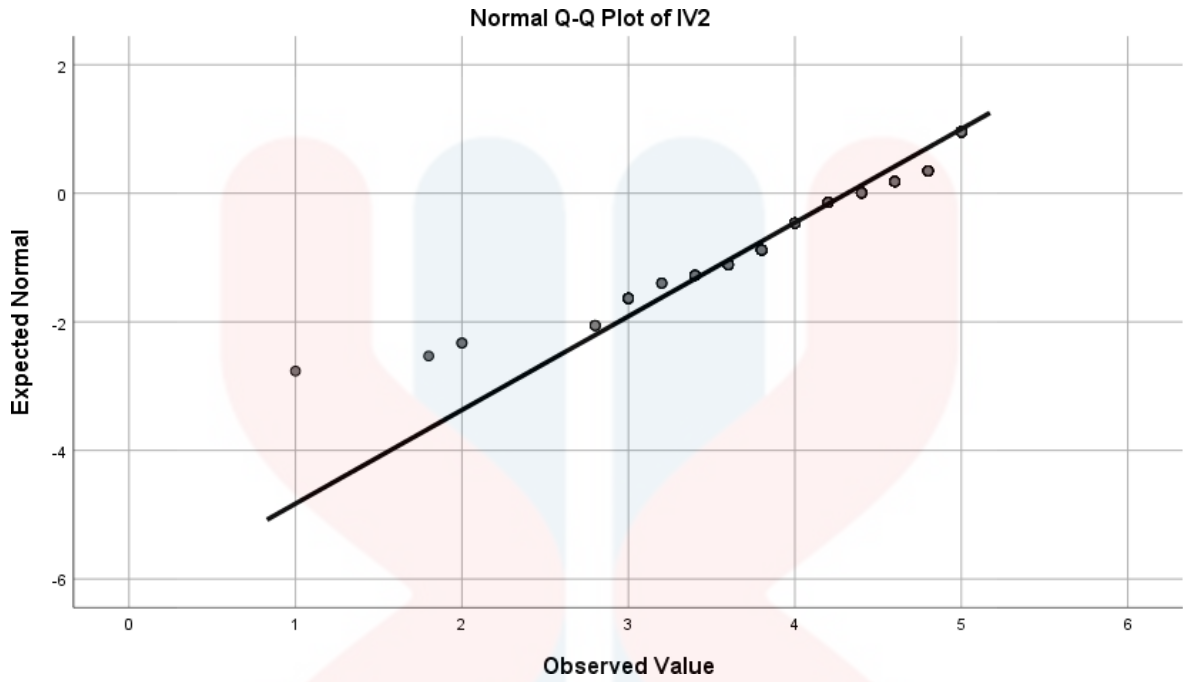
Figure 4.9: Normal Q-Q Plot of Service Quality
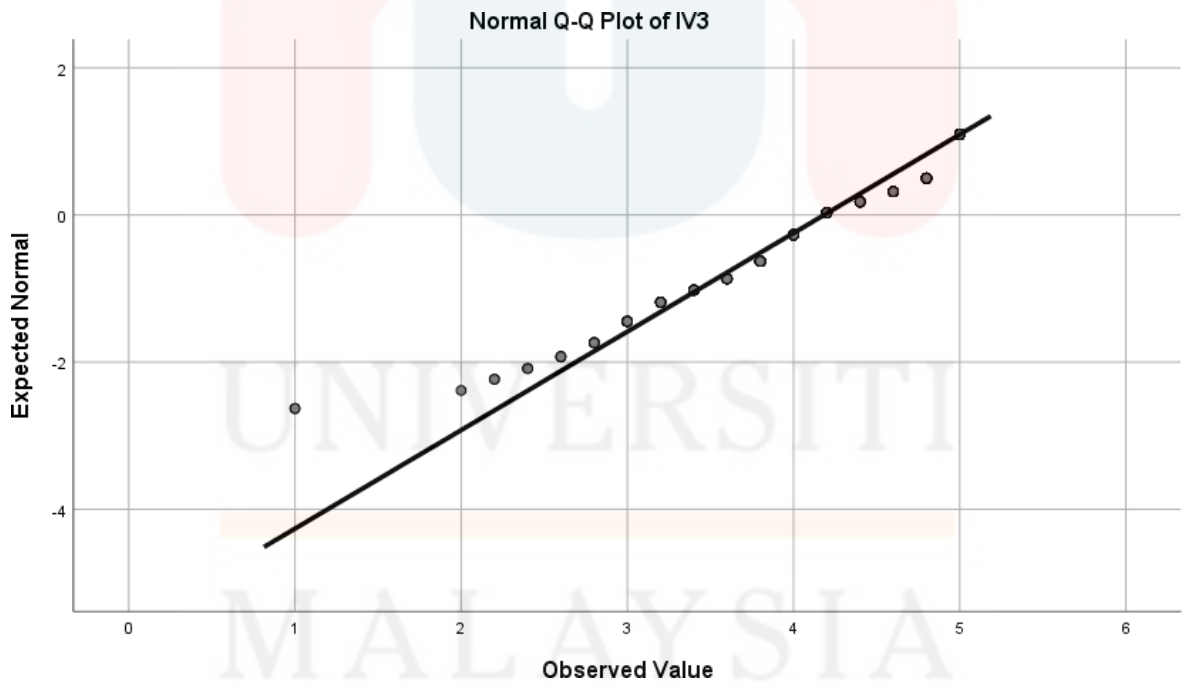
Figure 4.10: Normal Q-Q Plot of Lifestyle

Normal Q-Q Plot of IV4
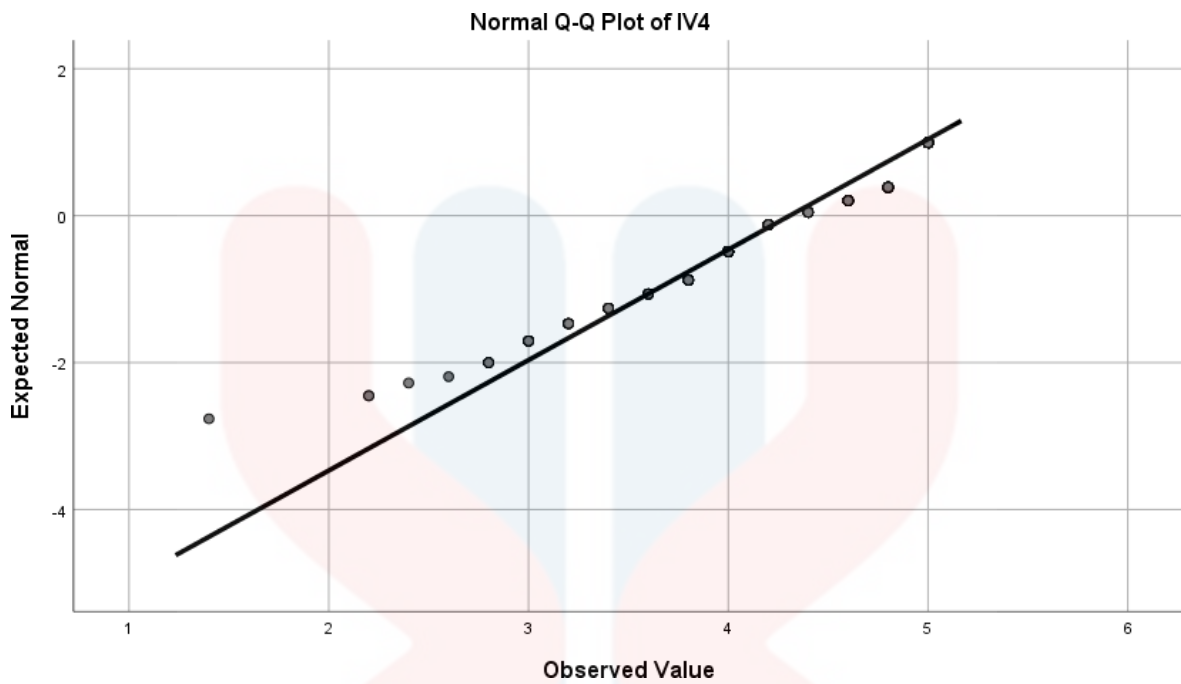
Figure 4.11: Normal Q-Q Plot of Facilities

4.7 HYPOTHESES TESTING

The results of this research can be used for assessment, or it can be based on the responses of the respondents who have participated. One approach is analysis with Spearman correlation. One statistical measure that shows the relationship between two variables is the correlation coefficient. The ranges of the positive and negative values are, respectively, 0.10 to 1.0 and -0.10 to -1.0. Therefore, there is a penalty when analyzing the correlation if the statistic displays a wide range of values from -1.0 to positive 1.0.

Table 4.23:Rules of thumb on Correlation Coefficient size

r	Strengths of Association
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to -0.90	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.10 to 0.30/ -0.10 to -0.30	Very low positive/ negative correlation
0.00 to 0.10/ -0.00 to -0.10	No linear relationship

4.7.1   Hypothesis 1

Relationship between safety factors and the adoption of debit card among students at the faculty of entrepreneurship and business of Universiti Malaysia Kelantan.

Table 4.24:Spearman correlation for safety

Correlations			DV	IV1
Spearman's rho	DV	Correlation Coefficient	1.000	.730**
		Sig. (1-tailed)	.	.000
		N	351	351
	IV1	Correlation Coefficient	.730**	1.000
		Sig. (1-tailed)	.000	.
		N	351	351

**. Correlation is significant at the 0.01 level (1-tailed).

This data indicates a highly positive relationship between this achievement and the safety factor that impacts the use of debit cards, as seen by spearman's rho table above. According to data from the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, the safety factor's value in terms of debit card acceptance among students is 0.730, N=351, p=0. Consequently, this relationship has demonstrated that a significant portion of students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business have used debit cards as a means of increasing their level of safety. This is because the debit card security codes are a method of protecting debit cards and the safety code serves a different purpose than the PIN that the user enters the ATM.

4.7.2 Hypothesis 2

Relationship between the service quality factor and the adoption of debit card among students at the faculty of entrepreneurship and business of the Universiti Malaysia Kelantan.

Table 4.25:Spearman correlation for service quality

Correlations				
			DV	**IV2**
Spearman's rho	**DV**	Correlation Coefficient	1.000	.792**
		Sig. (1-tailed)	.	.000
		N	351	351
	IV2	Correlation Coefficient	.792**	1.000
		Sig. (1-tailed)	.000	.
		N	351	351

**. Correlation is significant at the 0.01 level (1-tailed).

According to the spearman's rho table above, which lists the service quality factors impacting debit card adoption, this achievement has a significant high positive correlation. At the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, the value of the service quality component in terms of debit card adoption by students reveals that the ratio value is 0.792, N=351, p=0. Consequently, this relationship has demonstrated that a significant portion of students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business have a high adoption rate for debit cards in terms of service quality. When a student uses a debit card to pay for something, the money is instantly taken out of their account. Additionally, "Transaction Receipt" can refer to any record or confirmation of a transaction or purchase that a cardholder has completed using a debit card.

4.7.3 Hypothesis 3

Relationship between lifestyle factors and the adoption of debit card among students at the faculty of entrepreneurship and business, Universiti Malaysia Kelantan.

Table 4.26:Spearman correlation for lifestyle

Correlations			DV	IV3
Spearman's rho	**DV**	Correlation Coefficient	1.000	.741[**]
		Sig. (1-tailed)	.	.000
		N	351	351
	IV3	Correlation Coefficient	.741[**]	1.000
		Sig. (1-tailed)	.000	.
		N	351	351

**. Correlation is significant at the 0.01 level (1-tailed).

This data indicates a highly positive relationship between this achievement and the lifestyle elements that impact the use of debit cards, as seen by spearman's rho table above. At the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, the value of the service quality element in terms of debit card adoption by students reveals that the ratio value is 0.741, N=351, p=0. Consequently, this relationship has demonstrated that a significant portion of students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Businesses have a high adoption rate for debit cards in terms of lifestyle factors. This is because Malaysians have embraced digital payments as a safer alternative to cash, with 74 percent of the populace adopting contactless card payments and other digital payment systems because of the COVID-19 pandemic. This has also contributed to the continuation of this lifestyle to this day.

4.7.4 Hypothesis 4

Relationship between the facilities factor and the adoption of debit card among students at the faculty of entrepreneurship and business, Universiti Malaysia Kelantan

Table 4.27:Spearman correlation for facilities

Correlations			DV	IV4
Spearman's rho	**DV**	Correlation Coefficient	1.000	.692**
		Sig. (1-tailed)	.	.000
		N	351	351
	IV4	Correlation Coefficient	.692**	1.000
		Sig. (1-tailed)	.000	.
		N	351	351

**. Correlation is significant at the 0.01 level (1-tailed).

This data indicates a moderately positive association between this achievement and the facility elements that affect the use of debit cards, as indicated by spearman's rho table above. At the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, the value of the service quality component in terms of debit card adoption by students reveals that the ratio value is 0.692, N=351, p=0. Thus, this relationship has demonstrated that most students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business have a modest acceptance rate for debit cards in terms of amenities. In the present era, debit cards have become much more useful, offering several features and benefits to make payments easier for customers. The ease of use of debit cards in both online and offline settings, together with the widespread acceptance of Visa and MasterCard, has contributed to their increasing popularity, especially with college students.

4.8 CHAPTER SUMMARY

Finally, we examined the respondents' questionnaires using data analysis. To achieve the data analysis results provided in this chapter, the SPSS programmer was used for each test administered during the study. Out of the 3535 people that applied to the Universiti Malaysia Kelantan's faculty of business and entrepreneurship, we chose 351 undergraduate students to be the study's respondents. Following that, each data point that has been coded into SPSS is understood using the descriptive test. The purpose of each test and analysis was to evaluate the reliability of the information collected from 351 participants. The findings on the link between the independent and dependent variables as well as the factor influencing the adoption of debit cards will be further explored and clarified in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The analysis and conclusions from the discussion and conclusion in Chapter 4 are covered in detail in Chapter 5. The outcome of data analysis for independent factors (safety, service quality, lifestyle, and facilities) and dependent variables (adaptation of debit cards) is also covered in this chapter. Furthermore, the investigator will explicate the principal discoveries in response to the study question and goal about the variables impacting the acceptance of debit cards by students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

Additionally, this chapter discusses the findings and recommendations. Subsequently, the researchers addressed their presumptions about the study hypothesis to ascertain if it was accepted or denied. The researchers also address the study's limitations and conclusions and provide recommendations for more research based on the study's results. The conclusions drawn from this investigation were based on the results of the data analysis conducted for this study.

5.2 FINDING

All the outcomes in this chapter will be accurate. The researcher will provide a more detailed explanation based on the study's findings. The goal of this research is to examine the characteristics that influence debit card use among students at the Universiti Malaysia Kelantan (UMK) Campus. The study material was used to generate this questionnaire, which was distributed to the target respondents, who were UMK male and female students. The researcher analyzed the factors that influence the use of debit cards as payment methods among students at the Universiti Malaysia Kelantan (UMK) City Campus. Primary data will be

collected from target respondents in this study using a Google form provided via an online questionnaire. The overall number of respondents from the Google form is 351, with 47 men and 304 women taking part. Female respondents at the Universiti Malaysia Kelantan are more influenced than males, according to the study's findings. After the questionnaire was sent and the respondents responded, we entered all the data and information into IBM SPSS and statistics.

To find out the variables that influence the use of debit cards among UMK students, the demographics of the respondents in this study were separated into many categories, including age, gender, race, education level, year of study, and cost of study. In terms of gender, most responses are from Malay women aged 22 to 25. In terms of education, most respondents claimed that they have a bachelor's degree. Most responders come from the costs of business administration (Islamic banking and finance). The descriptive test, reliability and validity test, normalcy test, and hypothesis testing will be summarized in the data results. As a result of the findings in Chapter 4, both independent variables exhibit a positive connection.

5.3 DISCUSSION

The purpose of the researcher who did this study is to see if there is a relationship between the independent variable and the dependent variable that influences the use of debit cards among UMK students. This study has received feedback from 351 people. The researcher was able to collect data utilizing an online questionnaire, and the test results were acquired using IBM SPSS Statistics Version 26.0. Furthermore, the research aims to investigate the relationship between factors of debit card usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, the researcher formulated the following research objectives. This research also investigates whether there is a correlation between safety, service quality, lifestyle, and facilities and the

factors that impact UMK students' use of debit cards for purchases. The Cronbach's Alpha coefficient for this study indicates that the findings are significant, implying that the research objectives were met.

5.3.1 Hypothesis 1

There is a highly positive relationship between safety factors and debit card usage among students at the Universiti of Malaysia Kelantan's Faculty of Entrepreneurship and Business.

The main finding of the study is to identify the characteristics that influence the use of debit cards by UMK students. Spearman's correlation approach was used to discover the factors that influence the use of debit cards to complete this investigation. The component of debit card use has (0.730) a significant relationship with security, according to Table 4.19 in Chapter 4. As a result, there is a significant relationship between security and the component of debit card use among UMK students, as shown by a strong correlation. correlation between supporting variables in the H1 hypothesis. This data seems to support the research objectives and previous studies on the factors influencing the use of debit cards today.

5.3.2 Hypothesis 2

There is a highly positive relationship between service quality factors and debit card usage among students at the Universiti of Malaysia Kelantan's Faculty of Entrepreneurship and Business.

This achievement has a highly positive association, according to Table 4.20 in Chapter 4, which lists the service quality characteristics that influence the use of debit cards. The p- value for the ratio value of the service quality component of debit card use among students at the Universiti Malaysia Kelantan entrepreneurship and business faculty is 0.000 (p-value - 0.01). As a result, H2 is accepted while the null hypothesis is rejected. According to RBR, a research and strategic consulting firm that produced the report "Global Payment

Card and Projection Data 2021," the number of cards in the world is predicted to increase by 28% from 13 billion in 2015 to 17 billion in 2021. This demonstrates the significance of the service quality factor. Debit cards are extremely handy for all individuals, particularly students while making purchases in their daily life, whether at home or abroad. The better the debit card service, the more likely the individual will utilize the debit card.

5.3.3 Hypothesis 3

There is a highly positive relationship between lifestyle factors and debit card usage among students at the Universiti of Malaysia Kelantan's Faculty of Entrepreneurship and Business.

This achievement has a very good connection, according to Table 4.21 in Chapter 4, which illustrates the lifestyle aspects that influence the use of debit cards. The service quality factor value of debit card use among Universiti Malaysia Kelantan entrepreneurship and business faculty students is 0.741, N=351, p=0. As a result of this relationship, most students at the Universiti of Malaysia Kelantan's entrepreneurship and business faculty make frequent use of debit cards in their daily lives. The relationship between lifestyle and debit card usage factors is statistically significant because the p-value is 0.000 (p-value 0.01). As a result, the null hypothesis is rejected, but H3 is accepted. As a result, the variable's substantial connection satisfies the hypothesis in H3 that there is a significant relationship between lifestyle and debit card usage factors among students. The COVID-19 Pandemic has raised Malaysians' interest in digital payments, accelerating the country's transition to a cashless society by 2025. Sumiati et al. (2020) conducted a previous study. According to another survey, up to 65 percent of Malaysians use contactless card payments, and when the COVID-19 outbreak struck, 47 percent increased their use of contactless payments. This demonstrates how the COVID-19 pandemic has affected the community's lifestyle, particularly students who are exposed to a wide range of activities at university.

5.3.4   Hypothesis 4

There is a highly positive relationship between facilities factors and debit card usage among students at the Universiti of Malaysia Kelantan's Faculty of Entrepreneurship and Business.

This achievement has a favorable association, according to table 4.22 in Chapter 4, which displays the facility elements that influence the use of debit cards. The value of the service quality factor of debit card use among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business is 0.692, N=351, p=0. The connection between facilities and factors influencing debit card use is significant because the p-value is 0.000 (p-value 0.01). As a result, the null hypothesis is rejected, while H4 is accepted. According to the report, widespread use of Visa and MasterCard has contributed to an increase in the overall number of debit cards, particularly among undergraduate students. With numerous platforms available in the market, such as telephone banking and Internet banking, the use of debit cards has expanded in tandem with technological innovation. As a result, the greater the level of facilities provided by the debit card, the greater the use of debit cards among students.

5.4 PRACTICAL IMPLICATION

The purpose of this study was to investigate how Universiti Malaysia Kelantan students utilize debit cards as a form of payment and what factors affect their usage. This study makes use of four variables: facilities, lifestyle, service quality, and safety. The four factors have been shown by the researchers to positively impact the use of debit cards as a form of payment. Furthermore, a debit card is a multipurpose card that can be used for online, mail order, and phone order purchases in addition to being a means of payment at physical businesses. This study may have ramifications for many different groups of people, particularly those that use debit cards as a form of payment, such as commercial organizations and college students. This is due to the convenience that debit cards offer users, who may shop online or conduct other

online activities from any location if their mobile device is connected to a fast internet network. To make this cashless payment service and function more useful to customers, the bank must concentrate on enhancing its quality. Some examples of this include expediting online purchase transactions and ensuring user safety. The bank should improve customer experience through focusing on delivering a superior customer experience by investing in digital solutions, streamlining processes, and providing personalized services. Apart from that, the bank also can build its customer loyalty by offering incentives and rewards to encourage customers to use their debit card more frequently and not just only facilitate users' ability to transfer and withdraw money from their accounts. As a result, many college students use it and gain a variety of extra advantages from doing so. To retain their clientele and thrive in the cutthroat industry, these service providers ought to concentrate on enhancing user-friendly service delivery procedures.

5.5 LIMITATION OF THE STUDY

There are a few constraints to consider when interpreting the study's results. First, despite running out of time, the researcher had to scramble to obtain and gather data from the respondents. Furthermore, the study's sample size was constrained because it just examined the Faculty of Entrepreneurship and Business (FKP) at UMK Campus Kota. Despite the small amount of data, the researcher can nonetheless produce insightful findings that are consistent with the hotly contested topics. The availability of respondents to complete online or in-person questionnaires is the next constraint. This is a result of the respondents continuing to respond without carefully reading the questions in the questionnaire rather than giving it their complete attention. This has an impact on the respondents' accuracy of their responses, which makes it challenging for the researcher to gather data.

5.6 RECOMMENDATION

Debit card usage will continue to evolve among students in Universiti Malaysia Kelantan. Thus, researchers studying debit cards need to take the lead to bring about this evolution. Therefore, research that can be done in the future using other variables is another suggestion that has to be improved. Debit card usage among students at UMK might also be influenced by other factors, such as technology, benefits program, security awareness, and perceived usefulness.

Next, the researchers can explore the potential policy implications of the research findings, particularly in terms of promoting financial literacy and safe payment practices among Universiti students. To guarantee a more complete and comprehensive approach, make sure that future studies provide enough time for data collecting. Sufficient time permits appropriate preparation, instrument piloting, and enhanced response-researcher interaction.

In addition, the researcher suggests expanding the scope of the study by looking into a larger sample size of respondents who use debit cards at UMK. Due to this investigation, the research's sample size is restricted to a single Universiti and only a subset of UMK students is found to be respondents. Future researchers ought to expand the sample size by carrying out research at nearby universities. A larger population size can aid in the researcher's ability to get more reliable results and to generalize in a wider context in subsequent studies.

5.7 CONCLUSION

In conclusion, the research investigates the factors of debit card usage among students at the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, has provided valuable insights into the preferences and behaviors of young consumers in the realm of financial transactions. The study has shed light on the significance of safety, service quality, lifestyle, and facilities as influential factors in the adoption and usage of debit cards among

Universiti students.

More specifically, it's intended that this study provides an understandable perspective on the study. Debit card adoption, which was a dependent variable, followed. In addition, this study included four independent variables: safety, service quality, lifestyle, and facilities. The Spearman Correlation Coefficient was used to assess those independent and dependent variables. It demonstrates how the independent variable affects the dependent variable. The outcome then demonstrates that there is a highly substantial association between the adoption of debit cards and safety, service quality, lifestyle, and facilities. The study's findings, taken together, demonstrate that safety, service quality, lifestyle and facilities are related to Universiti Malaysia Kelantan students' use of debit cards. This study also demonstrates the significance of the factors influencing debit card usage. It should be noted, nevertheless, that using a debit card offers students several advantages. Debit cards, therefore, provide quick, simple, and convenient transactions.

Overall, the study contributes to the existing literature on consumer behavior and financial technology adoption, providing a foundation for future research and initiatives aimed at promoting safe and efficient payment practices among the student population. Through this study it also shows that the factors of debit cards usage are important. However, it should be understood here that debit card usage has many benefits to students. So, debit cards make transactions fast, easy and convenient to use.

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FACULTY ENTREPRENEURSHIP AND BUSINESS

APPENDIX A: DRAFT QUESTIONNAIRE

INVESTIGATE THE FACTORS OF DEBIT CARD USAGE AMONG STUDENTS IN UNIVERSITI MALAYSIA KELANTAN

SECTION A: DEMOGRAPHIC PROFILE

Instruction: Please fill in the appropriate information by placing (/) in the box provided to represent

your answer. / Sila isi maklumat yang sesuai dengan meletakkan (/) pada petak yang disediakan\ untuk mewakili jawapan anda.

Gender / Jantina:

Male / Lelaki	
Female / Perempuan	

Age / Umur:

20 – 30 years old / tahun	
31 - 40 years old / tahun	
41 – 50 years old / tahun	

Years / Tahun

1	
2	
3	
4	

Race / Kaum:

Malay / Melayu	
Chinese / Cina	
Indian / India	
Others / Lain-lain	

Course / Program

SAA	
SAB	
SAE	
SAK	
SAL	
SAR	

Education Level

Bachelor	
Diploma	
Matriculation	
STPM	

SECTION B: DEPENDENT VARIABLES

Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Slightly Agree / Sedikit Bersetuju	Agree / Setuju	Strongly Agree / Sangat Setuju
1	2	3	4	5

Instruction: Please provide the following information by placing a (/) in the box by the scale. / Arahan: Sila berikan maklumat berikut dengan meletakkan (/) dalam kotak mengikut skala.

ADOPTION OF DEBIT CARD

No.	Statement	1	2	3	4	5
1.	Using a debit card can save my time in making payments.					
2.	Using a debit card allows me to rarely carry cash when I want to make a transaction.					
3.	I often use the debit card payment method.					
4.	I agree to increase the use of debit card in my daily life.					
5.	I would suggest to others to use a debit card as their payment method.					

SECTION C: INDEPENDENT VARIABLE

Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Slightly Agree / Sedikit Bersetuju	Agree / Setuju	Strongly Agree / Sangat Setuju
1	2	3	4	5

Instruction: Please provide the following information by placing a (/) in the box by the scale. / Arahan: Sila berikan maklumat berikut dengan meletakkan (/) dalam kotak mengikut skala.

SAFETY

No.	Statement	1	2	3	4	5
1.	I trust debit card and its services through the online transactions.					
2.	I am confident that the technical and legal infrastructure of debit card services can adequately protect my personal information and data.					
3.	I am confidence that debit card is safe and reliable.					
4.	I believe that using a debit card for financial transactions in purchases is safe.					
5.	The security features can convince me in deciding to use a debit card at this time.					

SERVICE QUALITY

No.	Statement	1	2	3	4	5
1.	Debit card service is very useful in my daily transactions.					
2.	Using the debit card enables me to accomplish tasks more quickly.					
3.	The convenience of a debit card makes me often use it in making my purchase transactions.					
4.	I am attracted to using a debit card because it is easy to use in everyday life.					
5.	I found that using debit card service was very easy.					

LIFESTYLE

No.	Statement	1	2	3	4	5
1.	With the changing modern times, i will continue to use debit card services in my lifestyle.					
2.	I intend to use debit card services as my lifestyle by using different debit cards such as Aeon debit card, Islamic bank debit card, Affin bank debit card and RHB bank debit card.					
3.	I will continue to use the debit card					

| | service more often as it can help ease my needs. | | | | | |

No.	Statement					
4.	As a student, I think that the use of debit cards is very useful among students without using a cash payment method.					
5.	I think that the use of debit cards among students is very appropriate nowadays because payments using debit cards can be made online and offline.					

FACILITIES

No.	Statement	1	2	3	4	5
1.	Using debit card as mode of payment method allow me to access my bank account anytime.					
2.	Debit cards reduce my waiting time by avoiding long queues when purchasing goods.					
3.	Using a debit card can reassure me that the billing and transaction process is accurate					
4.	The speed of debit card payment flow is better than cash.					
5.	Using debit card makes it easier for me to carry out day to day task.					

APPENDIX B: GANTT CHART

RESEARCH ACTIVITIES	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Distribution of groups, supervisors, and evaluators	X													
Final year project process briefing		X												
Meeting with supervisor (ongoing)		X												
Database searching & reference manager class			X											
Confirmation of appropriate title				X										
CHAPTER 1: INTRODUCTION														
1.1 Background of the study					X						X			
1.2 Problem Statement					X						X			
1.3 Research Question					X						X			
1.4 Research Objectives					X						X			
1.5 Scope of the Study						X					X			
1.6 Significance of Study						X					X			
1.7 Definition of Term						X					X			
1.8 Organization of the Proposal						X					X			
CHAPTER 2: LITERATURE REVIEW														
2.1 Introduction							X					X		
2.2 Underpinning Theory							X					X		
2.3 Previous Studies							X					X		
2.4 Hypotheses Statement								X				X		
2.5 Conceptual Framework								X				X		
2.6 Summary / Conclusion								X				X		
CHAPTER 3: RESEARCH METHODS														
3.1 Introduction									X				X	
3.2 Research Design									X				X	
3.3 Data Collection Methods									X				X	
3.4 Study population									X				X	
3.5 Sample size									X				X	
3.6 Sampling Techniques										X			X	
3.7 Research Instrument Development										X			X	

Task														
3.8 Measurement of the Variables										▆			▆	
3.9 Procedure for Data Analysis										▆			▆	
3.10 Summary / Conclusion										▆			▆	
Report Submission FYP 1													▆	
Online Presentation FYP 1														▆
Preparation the Questionnaire	▆	▆	▆											
Discuss with supervisor about Questionnaire				▆										
Start Distribute and Collect Data 30 Respondents				▆										
CHAPTER 4: DATA ANALYSIS AND FINDINGS														
Pilot Test and Analyze Data Using SPSS					▆									
Distribute Questionnaire and Collect Data Respondents						▆	▆							
Analyze Data 351 Respondents by SPSS								▆						
4.1 Introduction									▆					
4.2 Preliminary Analysis										▆				
4.3 Demographic Profile of Respondents										▆				
4.4 Descriptive Analysis										▆				
4.5 Validity and Reliability Test										▆				
4.6 Normality Test										▆				
4.7 Hypothesis Testing										▆				
4.8 Conclusion										▆				
CHAPTER 5: DISCUSSION AND CONCLUSION														
5.1 Introduction										▆				
5.2 Key Findings										▆				
5.3 Discussion										▆				
5.4 Implication of the Study										▆				
5.5 Limitation of the Study										▆				
5.6 Recommendation											▆			
5.7 Overall Conclusion of the Study											▆			
Article Colloqium												▆	▆	

APPENDIX C: DATA FOR UNDERGRADUATE STUDENTS IN UNIVERSITI MALAYSIA KELANTAN UMK ENROLLMENT OF ACTIVE BACHELOR'S DEGREE SESSION 2022/2023 IN THE FACULTY OF ENTREPRENEURSHIP AND BUSINESS

	Sem 2			Sem 3		Sem 4			Sem 5			Sem 6			Sem 7			Sem 8			Sem 9			Sem 10			Sem 11			Sem 12		Total		
	L	P	T	L	T	L	P	T	L	P	T	L	P	T	L	P	T	L	P	T	L	P	T	L	P	T	L	P	T	L	T	L	P	T
SAA-B.Accounting (Hons)	22	67	89			2	16	18	3	13	16	1		1																		28	96	124
SAB- BBA. (Hons) (Islamic Bank &Fin)	46	166	212			37	162	199	3		3	34	164	198				40	158	198	2	2	4	4	4	8						163	659	822
SAE-B.Ent.(Hons)	11	36	47			18	32	50				14	32	46				12	44	56	1		1	2		2						55	147	202
SAK- B.Ent. (Hons.) (Commerce)	45	133	178	2	2	49	137	186				56	159	215	2		2	64	159	223	1		1	4	3	7	1	1	2			221	595	816
SAL- B.ENT. (HONS) (LOGISTIC)	50	138	188			59	141	200	1		1	56	151	207				73	142	215	1		1	1		1						240	573	813
SALO-	2	9	11			1		1				3	2	5																		6	11	17
SAR- B.Ent. (Hons) (Retailing)	42	136	178			50	138	188	2		2	36	148	184	2	12	14	48	116	164	1	3	4	2	4	6				1	1	182	559	741
Total of Faculty	218	685	903	2	2	216	626	842	3	19	22	200	656	856	2	14	16	237	619	856	4	7	11	11	13	24	1	1	2	1	1	895	2640	3535