

ISLAMIC FINANCIAL LITERACY AMONG DEBIT CARD USERS

FKP

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ABSTRAK

Kajian ini bertujuan untuk menawarkan pemahaman yang menyeluruh tentang pengetahuan, sikap dan tingkah laku tentang kewangan Islam dalam konteks penggunaan kad debit dengan meneroka bidang celik kewangan Islam dalam kalangan pengguna kad debit. Kajian ini memberi tumpuan kepada mereka yang terlibat dalam urus niaga sebegini terutamanya kad debit, yang telah menjadi semakin meluas, namun masih kurang kesedaran produk, celik kewangan Islam, dan perancangan matlamat jangka panjang. Kajian ini menggunakan pendekatan kualitatif dengan menjalankan temu bual peribadi sebagai data primer berdasarkan data tepu. Selain itu, pengkaji mengumpul maklumat daripada sumber empirikal tentang celik kewangan Islam dan kad debit. Kesimpulan yang menggalakkan telah dicapai kerana kebanyakan pelajar menunjukkan melalui kelakuan dan sikap mereka bahawa mereka tahu bagaimana dan mengapa menggunakan kad debit. Namun dari segi ilmu, mereka masih mengabaikan faedah, membezakan antara konvensional dan Islam, dan perkhidmatan kad debit. Input pengkaji menjelaskan kajian dan pembangunan serta memberikan butiran lanjut tentang penggunaan kad debit dan celik kewangan Islam di Universiti Malaysia Kelantan.

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ABSTRACT

This study aims to offer a thorough grasp of the knowledge, attitudes, and behaviours about Islamic finance in the context of debit card usage by exploring the area of Islamic financial literacy among debit card users. This study focuses on those who engage in such transactions especially debit cards, that had been becoming increasingly widespread, however still lack product awareness, Islamic financial literacy, and long-term goal planning. This study used a qualitative approach by conducting a personal interview as primary data based on saturated data. Additionally, the researcher gathered information from empirical sources about Islamic financial literacy and debit cards. A favourable conclusion was reached since most students demonstrated by their conduct and attitude that they know how and why to use the debit cards. However, in terms of knowledge, they still ignore regarding the benefits, the distinguish between conventional and Islamic, and the services of debit cards. The researcher's input clarifies the study and development and provides more details on debit card usage and Islamic financial literacy at Universiti Malaysia Kelantan.

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

An early definition of financial literacy is "the capacity to make informed judgments and take effective decisions on money management. (Norton et al. (1992 in Lee, n.d.))" Another definition of financial literacy offered by Hung, Parker, and Yoong (2009) is "understanding of basic economic and financial concepts, as well as the capacity to apply that knowledge and other financial skills to manage financial resources efficiently for a lifetime of financial well-being."

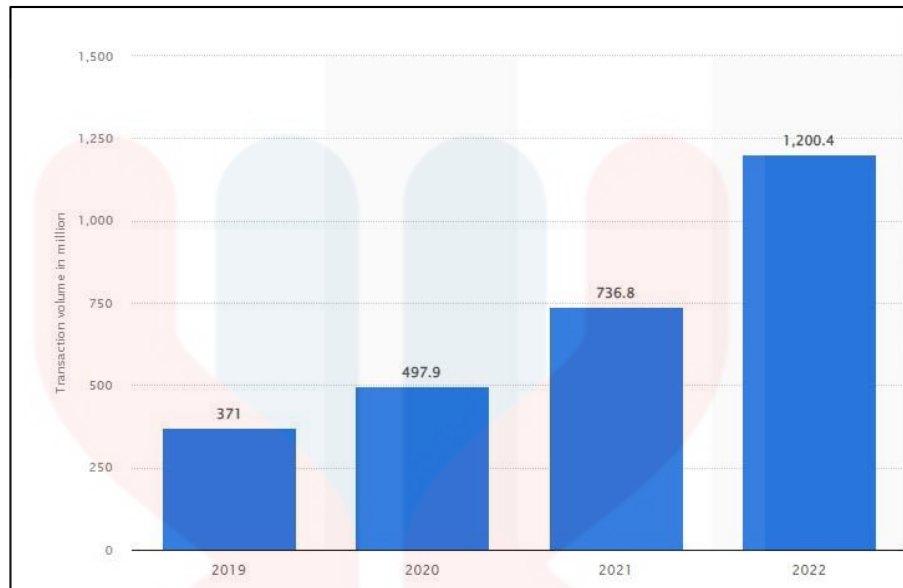
On the other hand, Islamic financial literacy is a method of managing finances, including income and expenses, under Shariah requirements. As a Muslim, financial literacy extends beyond the basics, including knowledge of zakat, infaq, and charity. According to M. Azmi Abdullah et al. (2017-69), Islamic financial literacy is understanding finance under Shariah principles. All Muslims in an Islamic financial institution operating following Islamic law must possess the maximum level of comprehension of the instrument they are utilizing. Thus, Islam provides specific instructions on how to handle money concerns responsibly. Islam, on the other hand, does not overlook debt, even if it comes from forbidden sources of funding. Muslims have a moral obligation to be knowledgeable about the financial tools offered by Islamic financial organizations. (Albaity & Rahman, 2019).

Several studies on financial literacy have been conducted. Some standard financial literacy measurements have been devised, many studies on specific target groups have been undertaken, and most crucially, the definition of financial literacy has been thoroughly

studied. However, relatively few studies have been done on Islamic financial literacy and its coverage. Muslims should thus develop Islamic financial literacy, which includes having adequate financial knowledge within the ideal framework for behaviour for the benefit of humanity. For example, Majid and Nugraha (2022) claimed that a person's attitude toward any object may be reliably anticipated based on knowledge of the person's ideas about the object and evaluation of the characteristics they believe in. Furthermore, the better the financial literacy derived from understanding Islamic financial goods, the greater the intention to utilize Islamic financial products. (Sardiana, 2016)

Debit cards are a popular financial instrument that individuals and businesses use to make payments and conduct transactions. Figure 1.1 shows that with a minimum of 23.13 % in 2011 and a maximum of 83.25 % in 2021, Malaysia's average percentage over that time was 55.33 % for people 15 years old and above, based on *Malaysia per cent people with debit cards - data, Chart*, (2021). With debit cards, the purchaser must first have available cash or a line of credit linked to the account to make a purchase. The primary advantage of using a debit card is that it is a cashless method of paying for goods or services. The prompt deduction of the payment amount from the account also assures the consumer does not spend more than what is in their account. The bank institution handling the debit transaction, on the other hand, may charge a service fee (Norhamiza Ishak, 2020).

However, there is a need to ensure that users have a clear understanding of the features, benefits, and limitations of debit cards, especially in Islamic finance. Islamic financial literacy in understanding debit card usage in Malaysia can involve studying the rules and regulations governing the use of debit cards in Islamic finance and the different types available in the market. It can also include analyzing consumers' financial behaviour and attitudes towards debit cards and identifying the factors influencing their usage.



Sources: Malaysia per cent people with debit cards - data, Chart, (2021)

Figure 1.1 Percentage of those using a debit card who are over 15 years old

1.2 PROBLEM STATEMENT

People with financial literacy can better plan and manage their finances because they have the information, skills, and attitudes to do so in the present and the future (Md.Sapir @ Md.Shafik and Wan Ahmad, 2020). This can mean that people with good Islamic financial literacy are good at decision-making. Financial literacy includes the capability and assurance to manage risks, take advantage of economic opportunities, make informed decisions, know where to go for financial aid, and take other valuable steps to enhance financial well-being (Priyo Nugroho and Marisa Apriliana, 2022)

Nevertheless, there is research that surveys the financial literacy level among Malaysians. According to OECD/INFE, Malaysia scored 59.7% in the International Survey of Adult Financial Literacy in 2020 (Hafiz, 2022). Although we have improved since 2014, we are still falling short of the global average, which is now at 60.5%. Two thousand eight

hundred eighteen people took the poll. At 59.7%, Malaysian financial literacy may be categorized into many categories. Specifically, financial attitude scored 54.9%, financial behaviour scored 68.1%, and financial knowledge scored 52.3%. According to this poll, Malaysians display good money management skills, such as budgeting and living within our means. However, we are still falling behind in product awareness, financial literacy, and long-term goal planning.

The lack of Islamic financial literacy is an essential issue in the financial marginalization of Muslims (Candra Sari et al., 2021). This is because distinguishing between conventional and Shariah finance and products is typically challenging for someone with poor Islamic financial literacy (Gunawan, 2023). The bankruptcies are caused by several issues, including the lack of financial awareness among young people (Mohd Aziz & Kassim, 2020). Nawi et al. (2018) explained that literacy issues in Islamic finance are a severe danger to the industry's sustainability and individuals.

This study aims to identify how much people know and apply Islamic financial literacy regarding Islamic banking products based on their features and benefits, especially debit cards. This is because, in many countries worldwide, financial literacy in the Islamic tradition is seen as one of the crucial elements of economic progress that will enhance religion.

1.3 RESEARCH QUESTION

- i. What is the understanding of debit card users among students?
- ii. What are the features and benefits of debit cards that affect their usage and adoption by students?
- iii. How are the attitudes and perceptions of students regarding debit cards?

1.4 RESEARCH OBJECTIVES

The research objectives for a study on Islamic financial literacy and understanding debit card usage in Malaysia could include the following:

- i. To assess the understanding of students regarding debit card usage
- ii. To examine features and benefits of debit cards that affect their usage and adoption by students.
- iii. To evaluate the attitudes and perceptions of students regarding debit cards.

1.5 SCOPE OF THE STUDY

Every study must have a dedicated section in the scope of the study. The study scopes for our research are as follows:

- i. The respondents involved are the students of Universiti Malaysia Kelantan
- ii. The study's primary emphasis will be understanding Islamic financial literacy among debit card users.
- iii. This study proposal uses theme analysis and respondent interviews to gather qualitative data. The Atlas. ti method will then be used to collect and process the retrieved data.

1.6 SIGNIFICANCE OF STUDY

The main aim of this study is to assess Islamic financial literacy among student's debit card users, study the evaluation of students' understanding regarding the use of debit cards, explore the features and benefits of debit cards that affect their usage and adoption by students, and evaluate the attitudes and perceptions of students regarding debit cards.

Debit card users who make online purchases or do business need to know about Islamic finance to avoid illegal transactions such as usury, theft, online fraud, etc. Additionally, this survey is crucial for tracking Muslim awareness of Islamic financial literacy. They must be literate in Islamic finance to be more sensitive to Sharia-compliant transactions. Debit card users can attend programs organized by the university or a responsible party to improve Islamic financial literacy. Sound financial management can reduce stress among debit card users in Malaysia. This is because, by conducting this study, we can help debit card users open their minds to the importance of knowing the risks that will happen to them if Islamic financial literacy is taken for granted.

Islamic financial literacy is a material activity that includes the planning and controlling of a firm's financial resources. The research that needs to be conducted is to investigate this finding to improve understanding of financial literacy in terms of Islamic financial literacy, debit card use, and financial attitude among debit card users at Universiti Malaysia Kelantan and the public nearby.

1.7 DEFINITION OF TERM

This research has specific keywords to discuss briefly because these keywords will be discussed further in the next chapter. Among the terms are: -

1.7.1 Islamic Financial Literacy

Islamic financial literacy is the level of understanding of the information regarding knowledge and abilities in Islamic financial contracts (Antara et al. 2016). He also said that For Muslims to keep their faith pure, it is crucial to comprehend the notion of Islamic financial literacy.

1.7.2 Debit Card

Public administration academics and decision-makers have long supported debit card use because they can lower transaction costs connected with the payment process (Garcia-Swartz et al. 2006). Furthermore, the debit card's cash function allows users to withdraw cash at an ATM at a lower cost. According to Baumol (1952), the lower the cost of cash withdrawal, the lower the cash holdings for everyone.

1.7.3 Financial Attitude

Financial attitude is crucial in solving money problems (Aydin & Selcuk, 2019). Ganeson et al. (2020) said the perspective of Islamic depositors would affect their desire to learn more about Islamic banking rules.

1.8 ORGANIZATION OF THE PROPOSAL

Chapter 1 introduces our study about Islamic financial literacy and understanding of debit card usage in Malaysia. This chapter will explain Islamic financial knowledge, Islamic financial awareness, and financial attitudes in general among debit card users in Malaysia. Chapter 1 also gives the background of the study, the problem statement, our research

questions, the research objectives, the scope of the study, the significance of the study, and the definition of terms.

Then, in the second chapter, we will explain the literary analysis of this study, which involves underpinning theory and previous studies that will help complete it. In addition, the conceptual framework is also an essential subtopic in every study because it consists of the relationship between the independent and dependent variables. Finally, a summary or conclusion is used as a closing in Chapter 2 to facilitate our research.

In this chapter, we will explain our research methods in detail. This chapter begins with an introduction to the research approach, where the determination of our research is either qualitative or quantitative. Next, research instrument development and the data collection procedure will explain how the researcher chooses to get information from the respondents through interviews, surveys, case studies, etc. This chapter also explains the procedure for data analysis, and the last is a summary or conclusion.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

A literature review is a compilation of materials intended to assess the essential elements of knowledge, such as significant findings and hypothesized and empirical commitments to a particular subject. This section also provides surveys and summaries of earlier studies on the study's focus. The main objective of writing is to acquire enough knowledge about the subject so that a specialist can make an educated decision about the venture's content.

Previous research should be cited, explained, condensed, evaluated, and made apparent in the review. It gives the investigation a theoretical underpinning and aids the researcher in determining the study's scope. The researcher will go deeper into the information gathered from the results of other studies that can support this one in this chapter, namely Islamic financial literacy.

This chapter focuses mainly on elucidating the meaning of the title, Islamic financial literacy, considering the interview the researcher conducted.

2.2 DEBIT CARD USAGE

When making purchases, debit cards can be used in place of cash as a form of payment. It works similarly to a credit card, but unlike a credit card, the money for the purchase must be in the cardholder's bank account immediately after the transaction and sent right away to the merchant's account to cover the purchase cost. One of the crucial payment methods used extensively by the public is the debit card. According to Saraswati and Mukhlis (2018), the growth of debit card transactions has been accelerating over time. According to Arthesa and Handiman (2009), debit card development is what is often experienced. It is swift and has many features and benefits when used as an ATM card. Debit cards are used to make electronic payments that banks issue to finance consumer expenditures (Parker et al., 2011: 2).

Visa debit cards, Visa electron debit cards, Rupay debit cards, and Mastercard debit cards are the four primary categories of debit cards. Debit cards are among the most popular financial instruments offered to customers. Some key benefits of owning and using a debit card are listed below. First, consumers don't spend too much. Debit card charges are only permitted when you have enough funds to cover the transaction. Second, it's more secure: Debit cards provide more security because they need a PIN for ATM withdrawals and debit card purchases. Debit cards often do not charge an annual fee. Debit cards offer a safe payment alternative at a lower cost and are typically provided for free.

Although debit cards generally have advantages that appeal to many credit union members, account holders must be aware of some drawbacks. These include large purchases that might be challenging because of spending restrictions on some debit cards, which can make them more difficult. To authorize the charge, you might need to call your credit union. Next, you might get into trouble if you forget your PIN. Losing your PIN might render your debit card useless because it is necessary for ATM withdrawals and charging transactions. Your PIN might need to be retrieved or a new PIN set for your account, which might take days, depending on the recovery procedure.

2.3 UNDERPINNING THEORY

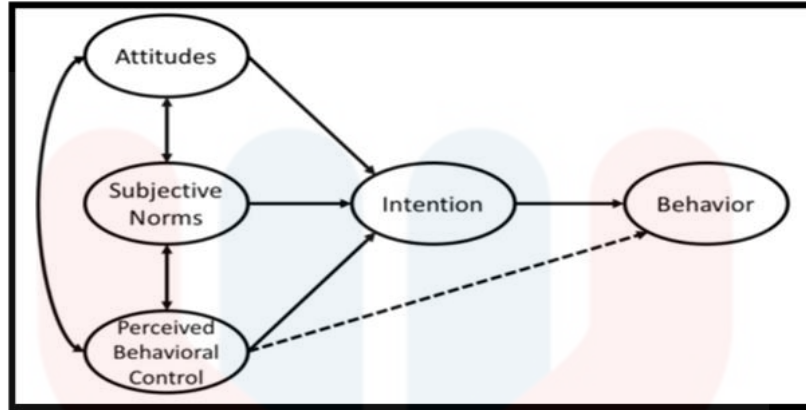
Underpinning theory underpins a study and is often viewed as a lens to examine the socio-technical context of an issue under investigation. In this research, the Theory of Planned Behaviour, which links to Islamic financial literacy components, can be used to explore the observation of the intention to use debit cards.

2.3.1 Consumer Behaviour

The Theory of Planned conduct (TPB) predicts a person's purpose to participate in a specified conduct at a given time and place—the theory aims to explain every action that a person can exercise self-control over. The TPB asserts that ability (behavioural control) and intention (motivation) are necessary for behavioural achievement. Behavioural, normative, and control beliefs are the three distinguished categories.

The fundamental elements of the TPB include an individual's attitude, subjective norms, perceived behaviour control, intentions, and behaviours. The link between these elements is shown in Figure 2.3. The TPB states that behavioural intentions, which are the outcome of an interview connected to the title Islamic financial literacy on comprehending debit card usage in Malaysia, affect student behaviour.

In this study, the TPB includes consumer behaviour in making decisions about understanding the use of debit cards by considering the factors that influence the attitude of consumers who blame the use of debit cards. Applying consumer behaviour theory to debit card usage behaviour allows debit card users to understand more about the advantages and disadvantages of using debit cards.



Sources: (Ajzen, 1988, 1991)

Figure 2.3: The Theory of Planned Behaviour

- i. Attitudes – These concerns how someone views the relevant behaviour—positively or adversely. It is necessary to consider the consequences of the behaviour.
- ii. Subjective norm is the idea that most people agree with or disapprove of the activity. It relates to people's beliefs about whether their friends and significant others think they should act in a certain way.
- iii. Perceived behavioural control – This has to do with how challenging or simple it is for a person to engage in the desired behaviour. Situation-dependent perceptions of behavioural control come from perceived behavioural control that varies between settings and activities.

2.3.2 Islamic Financial Knowledge

Some researchers state that knowledge of Islamic financial literacy is essential. Other researchers explain that financial literacy knowledge is the capacity to seek the necessary information and advice before making a financial decision (psychomotor) (Yusfiarto et al., 2022). Then, to have the assurance to make that decision (effective). Lastly, the capacity to

acquire practical financial information (cognitive) from experience and then apply it to future judgments (psychomotor).

Moreover, increasing one's understanding of financial concepts and the choices of financial products and services available through financial education will enable one to make wise financial decisions and avoid pushing unhealthful financial products and services (Gunawan, 2023). This is because a healthy long-term financial plan may be created by managing and solving short-term financial decisions and having a solid grasp of income, financial planning, budgeting, saving, and investing.

2.3.3 Islamic Financial Awareness

Islamic financial awareness is considered a necessary component of Islamic financial literacy because it is essential for a person's financial success since it pertains to the awareness of their financial transactions and the development of either good or bad financial habits (Md.Sapir @ Md.Shafik & Wan Ahmad, 2020).

Some have argued that as SMEs become more financially conscious, the growth of Islamic brands and Halal companies has expanded, improving their overall success (Alharbi et al., 2021). Others added that it is anticipated that people who are highly attentive and aware of the importance of financially linked concerns would be more likely to become financially literate since a person's awareness precedes their locus of control and acquisition of financial knowledge and conduct (Md.Sapir @ Md.Shafik & Wan Ahmad, 2020)

2.3.4 Financial Attitude

When doing certain things, one's attitude assesses one's views about good or negative sentiments. Additional research emphasized the value of a person's financial and behavioural attitudes and behaviours and their financial awareness, knowledge, and abilities. It is

explained that an individual must comprehend Islamic financial services and how they affect their attitude towards utilizing them in their financial issues (Osman et al., 2023). A financial attitude is unlikely to offer protection from compulsive buying.

It is also stated that studies have depicted that fiscal knowledge wasn't limited to financial knowledge and skill but the capability to apply these, form the right station, and bear consequently (Md.Sapir @ Md.Shafik & Wan Ahmad, 2020).

2.4 PREVIOUS STUDY

In the previous study, the Theory of Planned Behaviour (TPB) was usually used by previous researchers to discover human behaviour. However, there is still a lack of qualitative methods and studies about debit card user behaviour. However, there is a study that is linked to Islamic financial literacy.

Meanwhile, Islamic financial literacy (IFL) is a novel term that has been sought to be defined in several recent research studies. IFL was developed based on Islamic law's ethical and moral principles (Dinc et al.,2021). That's also why there is a lack of study regarding Islamic financial literacy and debit cards. Usually, there are studies about Islamic financial management, crowdfunding, SMEs, and more.

Below is the table summary of the previous studies to show how much studies had been focused on:

Table 2.4: Summary of The Previous Studies

Literature Review	Financial Literacy	Islamic Financial Literacy	Islamic Financial Knowledge	Islamic Financial Awareness	Financial Attitude	TPB	Attitude towards Behaviour	Subjective Norms	Perceived Behaviour Control	Debit Cards	Research Method
Candra Sari, R., Rika Fatimah, P. L., Ilyana, S., & Dwi Hermawan, H. ,2021	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Osman, I., Syed Alwi, S. F., Rehman, M. A., Muda, R., Hassan, F., Hassan, R., & Abdullah, H. ,2023	N/A	+	+	N/A	N/A	+	+	+	+	N/A	QT
Yusfiarto, R., Nugraha, S. S., Mutmainah, L. I., Berakon, I., Sunarsih, S., & Nurdany, A. ,2022	N/A	+	+	+	+	+	+	+	+	N/A	QT
Baharun, N., Md Radzi, R., Mat Radzi, S. H., & Hamzah, M. F. ,2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
Grohmann et al., 2018	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Saraswati, & Mukhlis, 2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
(Fatmasari et al., 2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
Albaity, M., & Rahman, M. 2019	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Mokhtar, N. F. ,2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QL
Muslichah & Sanusi, 2019	N/A	+	N/A	N/A	N/A	+	+	N/A	N/A	N/A	QT
Hoang, D. P., & Vu, T. H. ,2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
Md.Sapir @ Md.Shafik, A. S., & Wan Ahmad, W. M. ,2020	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Mohd Aziz & Kassim, ,2020	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	TR
Swiecka et al., 2020	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Truong et al., 2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT

Achir & Kusumaningrum, 2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
Alharbi, R. K., Yahya, S. B., & Kassim, S., 2021	N/A	+	+	+	+	N/A	N/A	N/A	N/A	N/A	N/A	QT
Anong & Routh, 2021	N/A	N/A	N/A	N/A	N/A	+	N/A	N/A	N/A	N/A	N/A	MTL
Trütsch & Nikolaus, 2021	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	QT
Abdullah et al., 2022	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QL
Al-Awlaqi & Aamer, 2022	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Majid, R., & Nugraha, R. A. 2022	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Mustapha et al., 2022	N/A	N/A	N/A	N/A	N/A	+	+	+	+	N/A	N/A	QT
Priyo Nugroho & Marisa Apriliana, 2022	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT
Gunawan, A., 2023	N/A	+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	QT

Notes:

+: Studied

QT: Quantitative

QL: Qualitative

TR: Theoretical

MTL: Mixed Quantitative and Qualitative

2.5 CONCEPTUAL FRAMEWORK

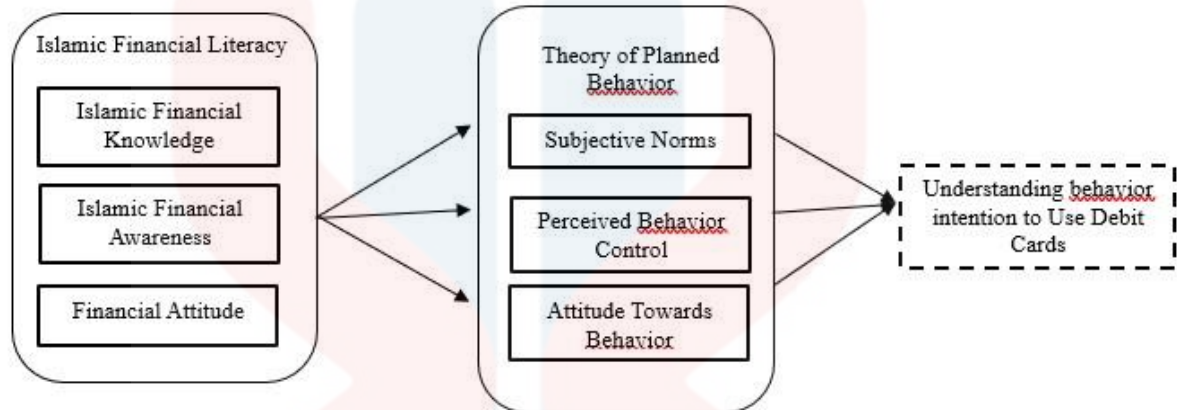


Figure 2.5: Conceptual framework

The conceptual framework was created using the literature review and the prior study, as indicated in the image above. This study aims to evaluate students' comprehension of how to use debit cards. Therefore, to integrate with the TPB model, it is crucial to conceptualize Islamic financial literacy more generally (Osman et al., 2023). Islamic financial knowledge, Islamic financial awareness, and financial attitude were the three elements of Islamic financial literacy employed in this study.

2.6 CONCLUSION

Chapter 2 consists of a literature review that is part of the study. The chapter began with a preface, followed by a literature review, with arguments and justifications by several authors. After this literature review, the research methods continue in the next chapter.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology is the approach utilized to gather all the data or information required for the study. (Mulyawan, 2021). This comprises techniques that include choosing, identifying, digesting, and analyzing a problem or issue. Narrative description, sometimes called data collection, is well suited to qualitative research, claim Mkhomazi & Iyamu (2017). The data were chosen thematically rather than at random. The procedures used to collect and analyze data to achieve the study's objectives are essentially described in this chapter. Included were the instruments used to gather and prepare the essential data for analysis and examined procedures, researched frameworks, locations, demographics, and study samples. The study's authors described the methods of research they employed. Researchers collected, submitted, and analysed the data and information needed to complete the research's objectives and questions.

3.2 RESEARCH APPROACH

The research strategy is how researchers develop the research design and conduct the study. The three categories are qualitative, quantitative, and mixed or combination research approaches—often called the "mixed technique"—. One of the three strategies, inductive, deductive, or a mixture of the two, can be employed in the data analysis process.

Qualitative research uses narrative data and language to solve problems or offer solutions. It tries at a descriptive resolution. The qualitative methodology uses the

researchers as tools. Focus groups or individual interviews are typically employed in this kind of research. To comprehend people's social realities, qualitative research focuses on how individuals interpret and give meaning to their experiences. It collects, examines, and evaluates data for content analysis of visual and textual sources and oral history using interviews, diaries, notebooks, observations, classroom immersion, and open-ended surveys (Zohrabi, 2013).

The main objectives of qualitative research are to comprehend specific actions and to acquire opinions and expectations from individuals within a group. "Qualitative Research" refers to various research methods that analyse phenomena by looking at perceptions, behaviours, and relationships without using mathematics, statistics, or manipulating numerical data. (Hennink et al., 2010; Merriam, 2009).

3.2.1 Inductive Approach

An inductive approach, also known as inductive reasoning, starts with observations, and based on those findings, hypotheses are put out at the end of the research process (Goddard & Melville, 2004). Moving from the specific to the generic is how it is explained. It is essential to stress that an inductive method does not require abandoning theories when developing research questions and objectives. An inductive approach seeks to construct meanings from data to establish a theory but can also use an existing theory. Learning through experience is at the core of inductive thinking. Patterns, similarities, and regularities in knowledge (or premises) are noted to draw conclusions or develop a theory.

3.2.1 Deductive Approach

The deductive approach is focused on "developing a hypothesis (or hypotheses) based on existing theory and then designing a research strategy to test the hypothesis." (J. Wilson, 2010) Deductive reasoning is comparing a theory or case study to its universal counterpart. Deductive design is used to determine if a relationship is genuine. Hypotheses derived from the theory's premises can be used to explain the deductive process. In other words, the deductive method draws inferences from premises. Therefore, the process flow of the inductive and deductive research approach is based on diagram 3. 1.

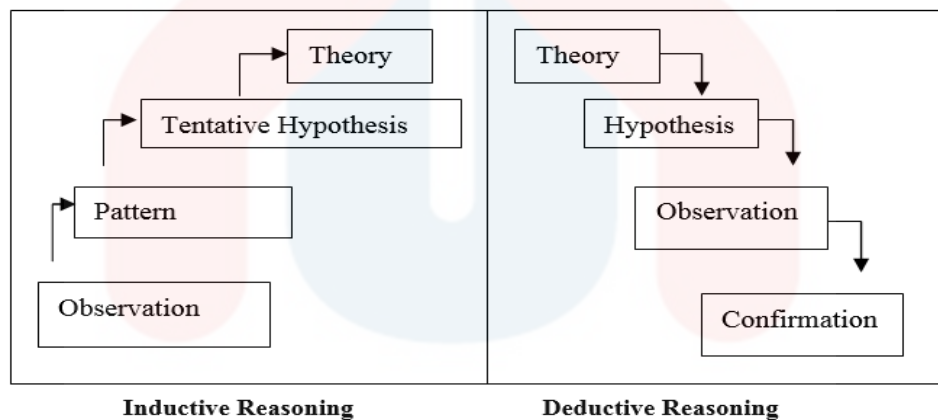


Figure 3.1: Inductive and Deductive Process

Figure 3.1 shows the flow of the inductive and deductive research processes. The inductive research approach begins with extensive and general observations, and research findings become specific theories. At the same time, the deductive research approach begins with forming a particular theory and ends with public confirmation and description.

However, this study uses a qualitative approach and an inductive approach. This is because researchers delve into the subjective aspect of financial literacy, allowing UMK students to share their experiences and opinions. Furthermore, this study was initially

specific and aimed to study the understanding of. However, the findings of this study are expected to be broad and subjective regarding Islamic financial literacy among debit card users among UMK students based on the students' experience in managing debit cards in their daily lives.

3.2.3 Application of the study

Utilizing qualitative research techniques and procedures has certain advantages. Researchers can better comprehend individuals using qualitative methodologies—a qualitative approach used to aid researchers in understanding individuals' social and cultural surroundings. The advantage of this approach is that it enables researchers to observe and comprehend the context of the conversation and the actions taken. According to Kaplan and Maxwell (1994), talking to individuals is the best way to understand this context.

Second, some claim that the interpretive qualitative research method truly understands human experience in specific circumstances. Qualitative research is an interdisciplinary discipline that uses epistemological stances, methodologies, and interpretative tools (Denzin & Lincoln, 2002). The context, culture, and values of a setting are essential for assessing language (McNamara, 2001), and qualitative research techniques are used to investigate content-related factors, such as test-takers characteristics and approaches to assessment tasks (Tsushima, 2015).

The purpose of utilizing a qualitative technique in this study was to investigate and characterize the student perception of how Islamic financial literacy is used with debit cards. It was a suitable way to record their comments on the effects of using Islamic banking. An interview will be undertaken subsequently to aid in the study's qualitative methodology. A qualitative research interview should include factual and meaning levels; the meaning level is typically the most challenging. It also must describe the themes in the subject's living environment. Through interviews, one may gather statistics and information about the

respondent's experiences and explore in-depth knowledge on a topic linked to Islamic financial literacy.

The research sample frame that the researcher selects is the University of Malaysia Kelantan. Most students at University Malaysia Kelantan are prominent in entrepreneurship courses, and the school is also known as an entrepreneurship-based university, so it is simple to collect the data needed from them because they are likely to know more than students at a typical university. This is why researchers choose students from the University of Malaysia, Kelantan. We use an inductive approach to investigate qualitative methods. The inductive approach is the best method because not many researchers have previously used this method. Many past researchers used a deductive approach to aim for the quantitative method. So that is why the researcher chose this method to learn about Islamic financial literacy among debit card users.

3.3 RESEARCH STRATEGY

A research strategy is a detailed study plan (Johannesson & Perjons, 2014). A research strategy can help achieve the research objectives and provide answers to the study's research questions. (Sekaran & Bougie, 2016). When studying empirical events, the case study is the most adaptive research design since it allows the researcher to retain the full qualities of actual happenings (Schell, 1992). This study will employ a qualitative research design, precisely a case study approach. The case study will focus on a select group of debit card users who identify as University Malaysia Kelantan students residing in a specific geographic region. The qualitative approach will provide an in-depth understanding of participants' perspectives and experiences regarding Islamic financial literacy.

The researcher chose a case study as a research strategy since it is suitable for this study for several reasons. The first reason is that it includes in-depth exploration. Case studies allow for a detailed examination of a specific phenomenon or situation. In Islamic

financial literacy among debit card users, a case study enables researchers to delve deeply into individuals' experiences, perspectives, and practices within a particular context or group.

Furthermore, case studies involve contextual understanding. Case studies provide a holistic understanding of the research topic within its real-life context. By focusing on debit card users who identify as Muslims, the case study can capture the nuances and complexities of Islamic financial literacy in their specific cultural, social, and economic environment. This context-specific knowledge is valuable for developing targeted strategies and interventions.

The case study also provides rich data collection. Data collection methods such as interviews, observation, and document analysis are used in case studies. This diverse range of data sources allows researchers to gather rich and comprehensive information about the research topic. In the case of Islamic financial literacy on debit card usage, conducting interviews and observing actual financial transactions can provide a deeper understanding of participants' knowledge, behaviours, and challenges.

3.4 RESEARCH INSTRUMENT DEVELOPMENT

A research instrument is a device used to collect, measure, and analyses data related to the study's objectives. There are five types of research instruments: interviews, observations, focus groups, document analyses, and audiovisuals. The research instrument that researchers choose is the interview. Verbal questions are asked during interviews to elicit verbal replies from the subject. The type of interview chosen is a semi-structured interview. This is due to its ability to pre-create a subject framework, which keeps the interviewer and participant focused while minimizing distractions and encouraging two-way interaction. (George, 2022).

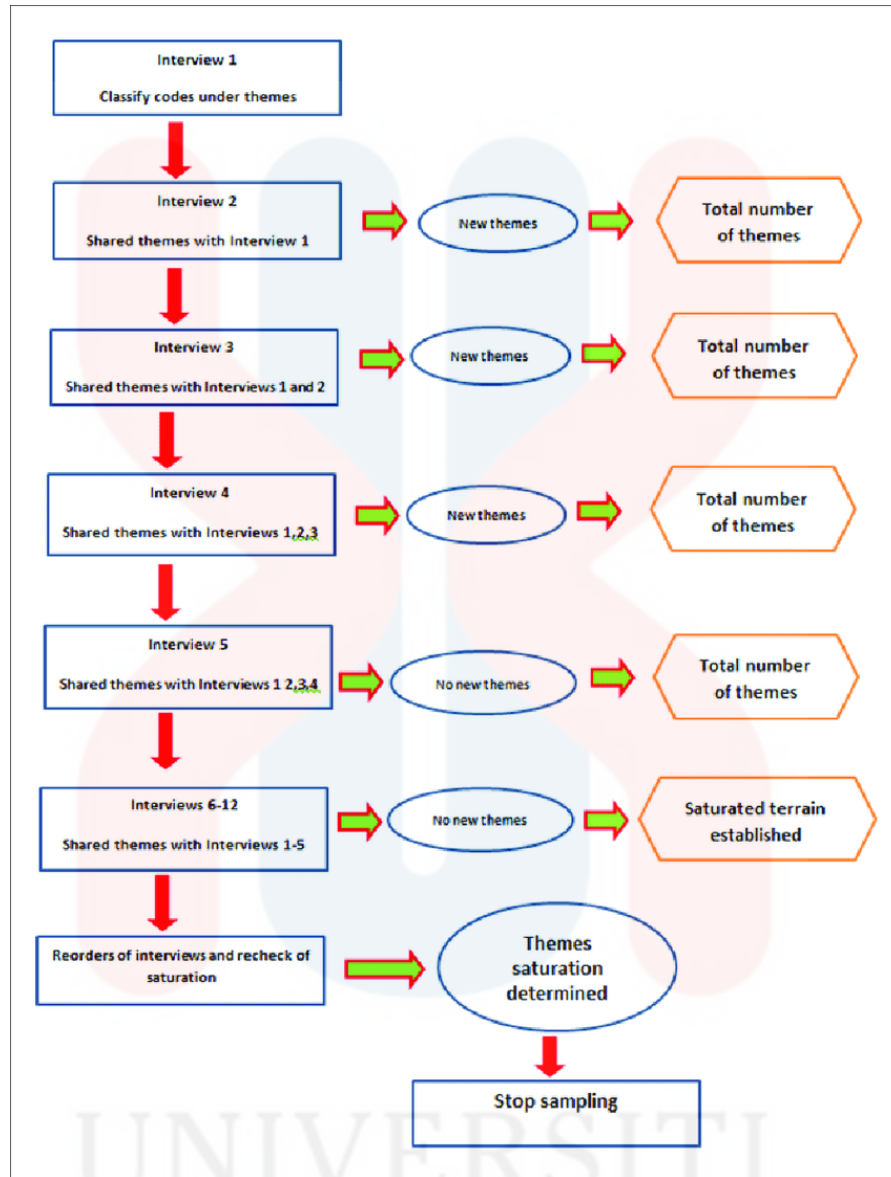
3.4.1 Interview Protocol

Interviewees will be selected from current UMK students. There are three parts to the question. The first question is respondents' understanding of Islamic financial literacy, the second is their actual comprehension of Islamic debit cards, and the third is their attitude toward Islamic debit cards. Because it allows for efficient learning, all the questions are objective-based. Researchers employ semi-structured interviews to coax respondents into providing more detailed responses.

The researchers will begin the interview by introducing themselves, explaining the purpose of the study, and assuring confidentiality and anonymity. After that, the researchers will ask about the informant's background, which includes demographic information such as age, gender, educational background, occupation, and level of income.

Afterward, the researcher will proceed with the interview by asking participants about their understanding of debit card usage to assess the frequency. Then, the features and benefits of debit cards and the attitudes and perceptions of students regarding debit cards. Every main question will be followed with another question to explore the answer behind their choice of debit cards and their experiences using them.

When researchers hear the same themes emerge frequently during interviews (or during observations), this is referred to as saturation in qualitative research. The researcher stops discovering fresh topics, concepts, viewpoints, or patterns as researchers interview more individuals. Based on the figure below, the researcher will follow CoMets, Comparative Methods of Themes Saturation, to identify data saturation.



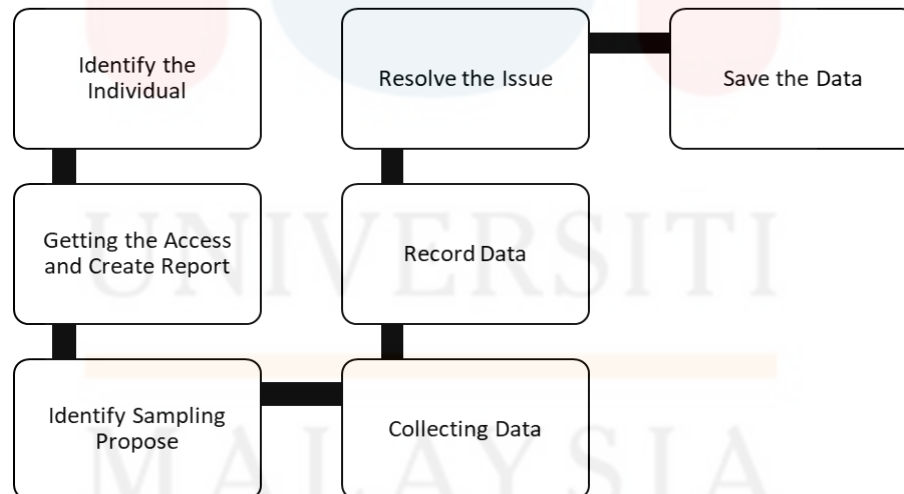
Sources: Constantinou et al. (2017)

Figure 3.4: Comparative Methods of Themes Saturation

3.5 PROCEDURE OF DATA COLLECTION

Gathering observations or measurements through a systematic procedure is called data collection (Bhandari, 2022). Generally, it involves gathering information on a topic through a methodical procedure (Cote, 2021). When evaluating an impact, qualitative data-gathering techniques are essential for understanding and assessing changes in people's well-being. (Sajjad Kabir, 2016).

Data may be divided into two categories: primary data and secondary data. Primary data must be gathered directly from users, individuals, or organizations. Primary data may be collected from the sources through interviews, fieldwork, experiments, and other methods. Secondary data is any information the researcher has obtained that has already been published, such as information from books, newspapers, articles, and other sources. The research makes use of both primary and secondary data.



Sources: Cresswell (1998)

Figure 3.5: Data Collection Process

The data collection procedure employed by the researcher is depicted in the picture above, which is from Cresswel (1998). Finding the person or informant through research is the first step, after which the researcher will acquire access and produce a report. The researcher will next decide on a sample plan and gather the information required for the study. The researcher would then report the information that was collected and address any problems that were discovered. The acquired data will then be saved or stored by the researcher.

3.5.1 Unit of Analysis

The unit of analysis is the degree of aggregation used to characterize data (Sekaran & Bougie, 2016). Individuals, organizations, artefacts (such as books, pictures, and newspapers), geographical areas, and social interactions might all serve as units of analysis in research.

This research aims to assess consumers' understanding of debit card usage, which will show their Islamic financial literacy. For this research, an interview will be conducted with University Malaysia Kelantan students who are debit card users. To evaluate and compare their Islamic financial literacy from every single informant's perspective, the unit of analysis is the individual. It's a minor level of analysis.

3.5.2 Study Population

The population is the group of people, events, or intriguing items the researcher wants to analyze (Sekaran & Bougie, 2016). It is a collection of individuals, occasions, or objects to conclude. The population chosen for this research is the population of Kota Bharu. This is because it is easier for the researcher to get the information. The population has been focused on debit card users from Universiti Malaysia Kelantan.

3.5.3 Informants Selection Criteria

The term "key informant" is used to describe the subject of an interview about a particular organization, social programmed, issue, or interest group in survey research. In a way, the critical informant acts as a stand-in for their coworkers in the organization or group (Parsons, 2011). The researcher will interview students at Universiti Malaysia Kelantan, Campus Pengkalan Chepa, for this research.

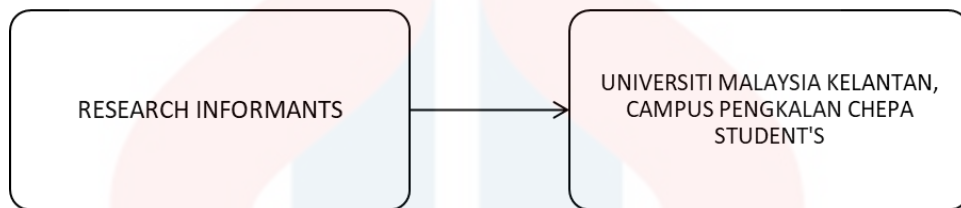


Figure 3.5: Research Informants of the research

3.5.4 Potential Informants for This Study

The potential informants for this study are students at Universiti Malaysia Kelantan, Campus Pengkalan Chepa, who have debit cards (one or more from different banks) and have been using debit cards for a long time (more than one year).

3.6 PROCEDURE OF DATA ANALYSIS

To verify the authenticity of the material researched effectively, the data obtained in this study will be analyzed utilizing transcription and coding, thematic analysis, and Atlas.ti. Qualitative research involves getting non-numerical data, and all data is based on texts such as books, articles, and journals. Since this is a new study, it is more appropriate to analyze it with in-depth interviews to understand the study better. The procedures for data analysis for this research are as follows:

3.6.1 Transcribing and Coding

For every study made, as a researcher, it is necessary to transcribe the data accurately into a form that will facilitate reliable research. According to Silverman in 2015, the second stage of data analysis is coding and calculation, which avoids the appearance that the research analysis is just a series of one-sided anecdotes. Transcribing and coding have different meanings, but they are interconnected.

All audio interviews must be transcribed before analysis (Halcomb et al.,2006). It usually takes an estimated time of 6 to 7 times more than the interview itself; for example, a 1-hour interview equals 6 to 7 hours of transcription. However, according to Davidson (2009), Transcription is not a mechanical process where written text becomes an objective record of events; written text differs from spoken text in syntax, word choice, and grammar. This requires skill in noting only the crucial points.

Next is coding, where, according to Miles and Huberman (1994), codes are defined as tags or labels to give meaning to each unit of the descriptive or inferential information that is neatly arranged in the study. He also summarized that code is an abstraction, a label given to a research text with different sizes in terms of words, phrases, sentences, or entire paragraphs to summarize its meaning. Furthermore, according to Bhattacharjee (2012), the basic theory of coding is an inductive technique to interpret data recorded about social

phenomena in building a theory where the intended interpretation is based on observed empirical data.

3.6.2 Thematic Analysis

Thematic analysis is a qualitative analysis used to classify data and present themes or patterns. According to Boyatzis in 1998, thematic analysis describes the data in detail and deals with various subjects through interpretation. In addition, Sundler et al. (2019) also said that thematic analysis is a precursor for the analysis, which involves more comprehensive life experience data such as interviews or narratives.

In addition, thematic analysis is also considered the most suitable for use in studies that use interpretation because it adds a systematic aspect to data analysis and enables the researcher to tie theme frequency analysis to the whole material. This aligns with Scharp et al. (2018), who said thematic analysis is a qualitative method to identify, analyze, and report patterns in the data corpus.

However, qualitative research requires understanding and gathering various aspects and data. This is because thematic analysis can provide an opportunity to understand the potential of any issue more broadly (Marks and Yardley, 2004).

3.6.3 Atlas. Ti

Silver and Lewins (2014) discovered that Atlas.ti was created at the Technical University of Berlin, Germany, and is one of the essential CAQDAS programs that may be used for text document analysis. Atlas.ti is a computer application often used in qualitative research. Atlas.ti can help scholars identify search phrases, keywords, database resources, journals, and programmed system management.

Atlas.ti also refers to a laboratory text that establishes a link between all aspects of research and makes data analysis easier and faster (Konopasek, 2007). In the past, manual coding was a common practice in every study, which caused a lot of time and paperwork to be wasted. Therefore, this Atlas.ti was created for effortless coding and recoding and the creation of networks that show how codes and themes interact in a complex way, thus simplifying the interpretation process.

3.7 RELIABILITY AND VALIDITY OF DATA

Comparatively to quantitative research, the terms' reliability and validity have slightly different connotations in qualitative research (Sekaran & Bougie, 2016). Being "thorough, careful, and honest in carrying out the research" constitutes reliability in qualitative investigations, according to Robson (2002: 176). When addressing qualitative research, it looks more appropriate to concentrate on validity, which is usually discussed in connection to the three major problems of validity in qualitative investigations: Reaction, responder bias, and researcher bias (Lincoln and Guba, 1985). Triangulation is a method that is frequently linked to validity and reliability.

3.7.1 Triangulation Process

The key benefits of triangulation in the assessment process are its effectiveness as a tool or approach to build a sound, well-supported claim, reduce bias, and highlight discrepancies between outcomes (Ghrayeb et al., 2011).

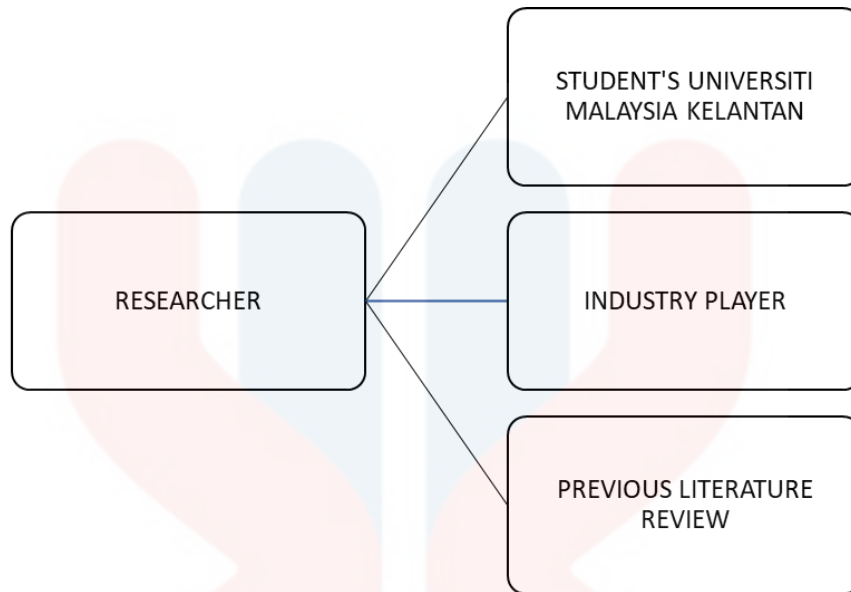


Figure 3.7: Triangulation process of research

The figure shows the triangulation used for this research. This process involves including students at Universiti Malaysia Kelantan, industry players who are bank workers, and the selected literature review, which will give their explanations and ideas. The section with them will be recorded and written down to compare with the researcher's interview answers.

3.8 CONCLUSION

Islamic financial literacy and debit card use among UMK students is the topic of this study's research methodology. Beginning with an overview of the topic at hand, Chapter 3 moves on to discuss the method that will be used in the study. The research design section outlined the research paradigm and qualitative research methods (descriptive and exploratory). After that, the chapter dove deeper into research design, data analysis, data validity and reliability, and interview protocol.

CHAPTER 4

RESEARCH FINDINGS AND DISCUSSION

4.1 INTRODUCTION

Six informants who represented students at Kampus Pengkalan Chepa, Universiti Malaysia Kelantan, conducted the interviews that provided us with all of the material for this analysis of the findings chapter. By using the network view in Atlas.ti, the validity and reliability test will be guided by the information acquired to ascertain if it is valid and reliable at that point among all the findings. The conclusions drawn from them will make the results more precise.

4.2 LIST INFORMANTS

Table 4.2: List of Informants

Informants	Gender	Age	Religion	Course Program	Years of study
Informants 1	Woman	22 years old	Islam	Bachelor of Accounting (SAA)	4
Informants 2	Man	22 years old	Islam	Bachelor of Entrepreneurship (Wellness) SAW	3
Informants 3	Woman	24 years old	Islam	Bachelor of Business Administration (Islamic Banking and Finance) SAB	4
Informants 4	Woman	21 years old	Islam	Bachelor of Entrepreneurship (Logistics and Distributive Trade)	2

Informants 5	Men	23 years old	Islam	SAL Bachelor of Business Administration (Islamic Banking and Finance) SAB	3
Informants 6	Men	22 years old	Islam	Bachelor of Entrepreneurship (Wellness) SAW	2

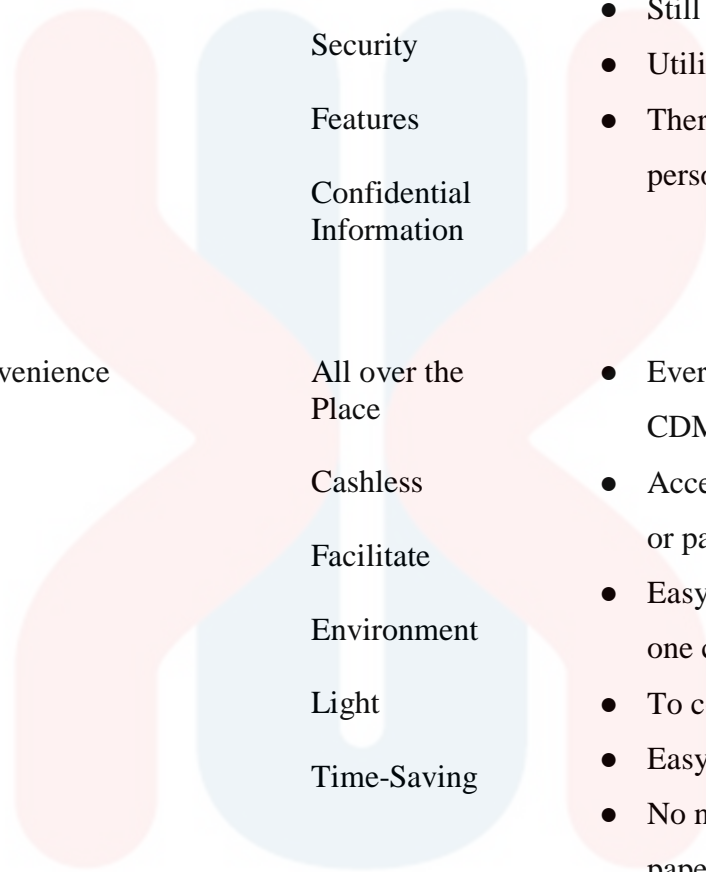
4.3 THEME ANALYSIS

Themes and sub-themes pertain to the concepts or ideas investigated to answer the research question or objective. These ideas give the material a framework for compelling and insightful organization and presentation.

Table 4.3: List of Theme Analysis

No	List of Themes	Sub Themes	Findings
1	Knowledge	Services Fees Procedure Bank Benefit	<ul style="list-style-type: none"> • Services provided by every bank, such as MasterCard/Visa debit card, payWave, and ATM cash withdrawal • The annual fees charged by banks for debit cards • Procedure on how to withdraw, apply for debit card, transfer, and others • Benefits offered by banks include payWave, rewards, and cashback.

2	Safety	Theft Secure Security Features Confidential Information	<ul style="list-style-type: none"> ● Bank account funds cannot be stolen in the event of theft. ● Still safe to use ● Utilizing payWave and PINs ● There is a guarantee of personal security.
3	Convenience	All over the Place Cashless Facilitate Environment Light Time-Saving	<ul style="list-style-type: none"> ● Every place has an ATM and CDM machine ● Accessible by just using a PIN or payWave ● Easy to carry because only one card is needed ● To continue studying ● Easy to bring anywhere ● No need to bother to count paper money
4	Financial Behaviour	Needs Wants Savings Responsibility	<ul style="list-style-type: none"> ● basic needs, such as food, groceries ● buy to fulfil own needs ● study savings ● never miss to pay bills



4.4 FINDINGS AND DISCUSSION FROM RESEARCH INFORMANTS RQ₁ AND RO₁

4.4.1 Findings

a) Knowledge

Table 4.4.1: Results from informant’s knowledge among debit card users

Research Informant	1	2	3	4	5	6
Services	/	/		/		/
Fees	/	/	/	/	/	
Procedure Bank	/	/	/			/
Benefit	/	/				

The theme of knowledge in research on debit card usage among students involves assessing their understanding of debit card concepts, awareness of card benefits, and proficiency in services and procedure banks. Research in this area can provide valuable insights for financial and educational institutions seeking to improve financial literacy among students.

i) Services

Islamic banks offer a wide range of services to meet the diverse financial needs of individuals, businesses, and communities. The specific services banks provide may vary based on the type of bank, its size, and the region. Some standard services Islamic banks offer include deposit services, ATM services, types of debit cards, and Shariah compliance.

According to our interview findings, four out of every six informants acknowledged how the services work in debit card usage. For instance, informants 1 provided comprehensive instructions on withdrawing cash from ATMs using a debit card.

IF1 Answer: saya akan pergi ke bank berdekatan untuk buat urusan mcm keluarkan duit di mesin atm... dengan menggunakan kad debit..hmm saya akan masukkan nombor pin dan saya akan memilih pengeluaran tunai.

However, some informants know how debit card services work but don't know what products Islamic banks offer and cannot distinguish between conventional and Islamic services. For example:

IF3 Question- Kad debit yang mirah guna tu tau dak ia perbankan islam ataupun konvensional?

Answer: Tau... erm sambil garu kepala. tapi masih ragu ragu jugak la

This shows that students know about the services in terms of their process in ATMs or bank but did not acknowledge their services regarding what kind of debit cards are or the distinction between conventional and Islamic terms.

ii) Fees

Bank fees can vary significantly depending on the specific bank, the type of account or service, and the country or region. Some banks charge a monthly or annual fee for maintaining a checking or savings account, or some banks may charge a fee to activate a new debit card, especially if it replaces a lost or stolen card.

All of our informants, except for one, know the annual fees banks impose on debit card customers. Furthermore, they are conscious of the sum sent to the bank annually via automatic deduction. For instance, informant 2 stated that RHB bank deducted the charge from his savings account.

IF 2 Question: pehh kau tau jugak eh pasal yuran tahunan daripada bank.

Answer: ofcourse aku tau sebab aku check kat acc kat RHB dia tarik tu banyak sangat.

Question: uishh. Yang bank lain kau tau ke berapa charge tahunan?

Answer: Kalau Maybank dalam rm8 setahun tak silap aku.

iii) Procedure Bank

The term can refer to various processes or steps carried out by a bank in different contexts. Banks typically handle standard procedures or processes in the context of debit cards. Understanding debit card transactions' procedural aspects and security measures is crucial for both banks and users. Banks continually update their systems as technology advances to ensure a secure and seamless customer payment experience. Staying informed about these processes empowers users to make safe financial transactions and mitigate potential risks associated with debit card usage. Four of the six informants know about procedure banks.

For example, informant 3 acknowledges the procedure for blocking debit cards in case of theft.

IF3 Answer: Bagi pendapat mirah ia selamat kalau kita pegang kad debit ni sebabnya contohnya kalau kad debit kita ni hilang atau jatuh kat mana mana, kita boleh call customer services atau pergi kaunter bank terdekat report dekat depa....so mereka akan sekat atau apa apa yang boleh buat untuk orang lain tak boleh ambik duit kita dalam kad bank...senang faham macam sekat apa apa transaksi laa lebih kurang macam tu la.

A further source of information from informant 2 described how, after losing his debit card in a theft, he contacted RHB bank customer care and requested that all transactions be stopped.

IFI 2 Question: ohh betul jugak kan...tapi kau tau tak card debit ni kalau hilang, lagi leceh. Banyak benda nak kena settle kan

Answer: eh takdelah leceh sangat pun. Just call bank cakap card debit kita kena curi pastu mintak dorang block account kita on the spot?

Question: seriously? Secepat itu ke wei?

Answer: iyee. Aku tahu lah sebab aku penah call waktu kad matrik RHB aku hilang haritu. Time tu jugak bank block account aku and memang tak boleh buat apa-apa transaction lepastu.

iv) Benefit

Benefit can be defined as anything that enhances well-being or has positive consequences. Debit cards can also provide reward points or rebates for the services. The most common benefit offered by debit cards from banks is ATM Access. Besides that, the debit card user uses it as a financial management tool, helping users analyze their spending patterns, set budget goals, and plan for future expenses. Two of the six informants knew the benefits of debit cards but did not know or state the benefits.

However, one informant complained that it was not worth it because the cashback he got from his spending was only RM 0.01.

IF 2 Question: kau tahu tak kalau kita pakai card debit ni ada certain bank yang bagi kita rewards macam cashback, boleh collect point, ada mata ganjaran centu la lebih kurang

Answer: ohh aah wei aku baru teringat. Alaa tapi kan, tak worth it sangat pun dorang bagi dalam 0.01 sen centu. Tak berbaloi.

4.4.2 Discussion

We concluded that knowledge contributed to the findings for the first research question and objective. There are some discussions that we can elaborate on.

By looking into debit card users' knowledge specifics, our study has found a complex picture where students are familiar with essential functions but have significant knowledge gaps and ignorance regarding certain debit card aspects.

In debit card services, the informants know how to use the debit card well, but knowledge regarding types of debit cards or how to distinguish between Islamic and conventional debit cards is still in doubt. Research on an individual's behaviour has shown that money-related attitudes and actions do not necessarily correspond to one's knowledge and competence (Md.Sapir @ Md.Shafik & Wan Ahmad, 2020). The students may know

how to transfer money but are still ignorant regarding the types of debit cards, which can be worrying.

Regardless of any background knowledge of our informants' study, they only acknowledged that the benefit of debit cards is their convenience or safety, such as being light, cashless, or secure. Not all debit card users recognize the benefit provided by the bank, which is very disadvantageous for them. However, in terms of fees, they may have known about it when the bank explained it to them when they started to make a debit card before or were aware of their account bank.

The experiential learning process shapes individuals' understanding of debit card functions. As users engage with debit cards daily, they accumulate practical knowledge that often surpasses theoretical understanding. This self-guided learning journey contributes significantly to their overall financial literacy. For example, the experience of losing the debit card makes one of our informants aware of the Security Practices. Experiences with potential security incidents, such as a lost card or unauthorized transactions, make users understand the importance of safeguarding their debit cards. Resolving issues related to card security, such as reporting a lost card or disputing fraudulent transactions, fosters a deeper understanding of the security features the card issuer provides. This can be explained by how some informants know about the procedure bank.

4.5 FINDINGS AND DISCUSSION FROM RESEARCH INFORMANTS RQ₂ AND RO₂

4.5.1 Findings

a) Safety

Table 4.5.1: Result from informant’s safety among debit card users

Research Informant	1	2	3	4	5	6
Theft		/	/	/		
Secure	/	/	/	/	/	/
Security Features	/	/	/	/		/
Confidential Information	/					/

Safety is about being secure, well-being, or peace, which also means being protected from physical, financial, and social problems. By emphasizing security, the bank can attract clients' attention to using debit cards at each bank. This can be seen through the study results we conducted with several informants. The safety elements that arise are theft, security, security features, and confidential information.

i) Theft

Theft problems need to be avoided, especially in financial matters. Our research results show three informants know about this theft: informants IF2, IF3, and IF4. The other three informants, IF1, IF5, and IF6, did not state anything about this theft. Those who agree with this theft issue say that the thief thinks the informant has a lot of money if they hold cash. If the informant only holds a debit card, the thief will hesitate to steal from him. The results of the IF2 informant interview can prove this.

IF2 Question: Hahahah betul setuju. Kau rasa kan wei banyak ke benefit kau dapat bila guna card debit ni?

Answer: Aku rasa more to jimatkan masa la sebab contoh time kau bayar kat kaunter kan xpayah terhegeh-hegeh nak keluarkan cash pastu nak kira lagi amount cash tu. Pastu nak tunggu balance dari cashier lagi. Kan leceh tu. And then, bawak card debit rasa lagi selamat tau sebab cash kan kalau

orang Nampak kita bawak cash, orang akan Nampak wah banyaknya duit. Kalau card debit ni kadang-kadang orang yang nak curi dorang akan pikir ada ke duit dalam tu. Gitu.

In addition, some informants think holding a debit card can prevent theft better than cash. This interview conversation can be seen in the informant 4.

IF4 Question: Qis rasa adakah ia selamat untuk memegang kad debit berbanding wang tunai?

Answer: Ia selamat memegang kad debit berbanding wang tunai kerana susah untuk berlakunya kecurian jika kita hanya pegang kad debit. Seperti yang kita tahu, apabila pegang wang tunai ni senang untuk berlaku kecurian ataupun dengan kecuaiannya kita sendiri

ii) Secure

The study results from the interviews show that security is one of the aspects that our informants found as a subtheme. Secure in this study means that their debit card is safe to carry anywhere and use. All six informants discussed and agreed upon this subtheme, consisting of IF1, IF2, IF3, IF4, IF5, and IF6. For example, this can be observed in interviews with informants IF3 and IF5.

IF3 Question: hahaha... okay soalan kelima yaa mirah rasa selamat dak guna kad debit kalau nak bandingkan dengan tunai ni?

Answer: Bagi pendapat mirah ia selamat kalau kita pegang kad debit ni sebabnya contohnya kalau kad debit kita ni hilang atau jatuh kat mana mana, kita boleh call customer services atau pergi kaunter bank terdekat report dekat depa....

IF5 Question: Okayy... Ermm persepsi Faiz err bila guna kad debit ni macam mana?

Answer: Persepsi saya, ermm bagi saya, saya yakinlah dengan kad debit ni, dan selamat bila guna kad debit ni... Errr kemana-mana saya pakai.

iii) Security Features

Security features are essential for every bank cardholder. With these security features, users will be more comfortable using debit cards because the value in their bank account is guaranteed. Security features include PINs, payWave, and chip verification for transactions. According to this study, we got information from most informants, IF1, IF2,

IF3, IF4, and IF6, that they use PINs and payWave more for security features. Only one informant did not use a PIN or paywave, namely informant 5. This subtheme can be seen in the interview results obtained from informants IF3 and IF4.

IF3 Question: Okay soalan kedua terakhir faktor utama adanya kad debit ni?

Answer : Kalau mirah kan punca utama mirah ada kad debit ni untuk nak sambung study laa... tapi kalau mirah tak sambung study pon mirah tetap nak kena ada kad debit ni sebabnya mudah nak bayar apa apa... pergi kedai beli barang bayar guna kad debit guna wave or pin ja... mudah sangat

IF4 – Question: ohh okay so kau lagi prefer pakai payWave daripada tekan nombor pin eh?

Answer: yela wei, lagi senang and jimat masa. Pastu kan aku rasa lagi selamat pakai payWave

iv) Confidential Information

Confidential information for each client needs to be carefully guarded because it is a trust given to the bank as a responsibility in carrying out its duties. The debit card information that usually needs to be taken care of is the card verification value CVV number, the debit card chip, the PIN, OTP, and many more. The results of our study have received positive feedback from two informants out of six, namely IF1 and IF6, who are more confident that their personal information is safe and accurate when using a debit card. This can be seen in the results of interviews with informants IF1 and IF6.

IF1 Question: Segala maklumat dan transaksi dalam kad debit selamat dan tepat ke?terutama bila guna atm

Answer: Ya

IF6 – Question: Segala maklumat dan transaksi dalam kad debit selamat dan tepat ke?terutama bila guna atm

Answer: Ya selamat

4.5.2 Discussion

We concluded that safety contributed to the second research question and objective findings. There are some discussions that we can elaborate on.

The use of debit cards and e-money has a significant effect on students' behaviour (Ramadani, 2016). This matter can be linked to our interview with the six informants. We discussed how the students feel safer from the problem of theft. Students argue that thieves will be more hesitant to steal when they carry a debit card instead of cash because they do not know the actual amount in the student's bank account.

Besides, this will keep students from carrying too much cash or being cashless if they have a debit card. Furthermore, small internet transactions usually take a short time to complete (Cao et al., G. (2022)). So, it is easier for students to carry only debit cards instead of cash. This will guarantee their safety from external threats, and the cash theft between students can be reduced.

The card should have robust security features to protect user accounts from unauthorized access or fraud (Singh and Kumar,2023). Because of the security features of the debit card that the students had known, they determined to use the debit card. However, the benefit security features must be used as best since students like sharing secrets with close acquaintances. It will be problematic if students trust others too much, such as sharing PINs or passwords.

To maintain the safety of debit card users, the user himself plays a vital role in determining that their confidential information is not stolen. Debit card users can use instrument security features provided by the bank, such as using PINs only the cardholder knows, not spreading the card verification value (CVV), sharing the OTPs and taking care of their chip card.

4.6 FINDINGS AND DISCUSSION FROM RESEARCH INFORMANTS RQ₃ AND RO₃

4.6.1 Findings

a) Financial Behaviour

Table 4.6.1: Result from informant's Financial Behaviour among debit card users

Research Informant	1	2	3	4	5	6
Needs	/	/	/	/	/	/
Wants	/	/	/	/		/
Savings	/	/			/	
Responsibility	/		/	/	/	/

The theme of financial behaviour is the foundation of this research because it can determine the extent of students' understanding of debit cards. Thematic research has allowed financial behaviour to be divided into needs, wants, savings, and responsibilities.

i) Needs

Needs are the essential criteria people need to meet to survive and be well. Several requirements are necessary to sustain a minimal standard of living, such as physiological needs such as food, water, clothing, and shelter. All the informants stated they usually use the debit card for kitchen items or food. For example, IF3 says that she always uses a debit card to buy necessities, but only for purchases more than RM10, and IF5 says he buys necessities for food.

IF3 Question: okay tak pa la kalau mcm tu sekarang ni nak tanya mirah selalu guna kad debit untuk apa dan mirah guna kad debit ni berapa kali dalam masa sebulan? Boleh ingat dak?

Answer: Kalau mirah selalu guna untuk beli barang keperluan laa... mudah guna kad debit ni haa... kalau bab berapa kali guna tuu lebih kurang 10 kali macam tu la tak ingat sangat sebenarnya... selalu dok guna kad debit bayar barang keperluan or kehendak ni yg harga rm10 ke atas la... kalau setakat rm2 mcm tu bayar tunai ja haa

IF5 Question: Okay... Banyak jugokla, jadi ermm kegunaan harian Faiz guna kad debit ni untuk apa je?

Answer: Biasa saya guna untuk keperluan harian saya macam makan minum dan barang-barang keperluan saya, saya beli.

ii) Wants

"Wants" refers to preferences and wishes pursued to improve one's quality of life or reach a better degree of pleasure but are not necessary for fundamental survival. In contrast to necessities, wants are frequently shaped by a person's desires, cultural background, and personal goals. Wants are primarily about individual preferences and pursuing happiness or fulfilment, whereas requirements are necessary—all informants except IF5 mentioned using debit cards for wants.

We can see from IF1, for example, that she uses debit cards for skincare, shirts, and shoes, which are in significant quantities, and informants mentioned McDonald's and phone bills. These items can be categorised as wants. Meanwhile, others only straightforward said for wants.

IF1 Question: biasa guna untuk apa kad debit?

Answer: saya beli barangan yang memerlukan jumlah yang besar macam baju..hmm skincare dan kasut.

IF2 Question:kau pakai untuk apa je wei untuk kad debit Maybank tu ?

Answer: mostly aku banyak beli barang-barang macam groceries, makan, McDonald, pastu selain tu aku bayar bil telefon. Eh bil internet la maksud aku. Phone aku beli cash hehe. Pastu apa lagi eh emm tu jela kot.

iii) Savings

The money that remains after deducting consumer expenditure is referred to as savings. Since one can never predict the future, savings should be made in case of emergencies or unforeseen circumstances. Only IF1, IF2, and IF5, who leverage debit cards as a savings platform, and others only agreed.

IF2 Question: macam mana kaedah nya?

Answer: aku akan set kan satu akaun tu khas untuk saving Sahaja. Maksudnya, aku takkan usik account bank and duit dalam tu untuk berbelanja.

IF5 Question: Okay takpe... Erm biasanya er kad debit yang digunakan oleh Faiz tu, Faiz guna untuk simpanan erm dalam akaun bank tu macam mana?

Answer: Biasa saya asing la.. Err dalam err bank ni. Asing maksud saya macam err satu untuk simpanan, dan satu untuk err kos harian perbelanjaan saya.

iv) Responsibility

Responsibility is the quality of having authority, control, or management over something; the condition or reality of being answerable, accountable, or responsible. Students must pay their university fees, internet bills, and other fees. Almost all the informants except IF2 said they never miss paying any bills. They answered straight to the point.

IF6 Question: ada pernah tak terlepas ke tak bayar bil ke bila guna kad debit?

Answer: Setakat ni tiada lagi terlepas

b) Convenience

Table 4.6.1: Result from informant's convenience among debit card users

Research Informant	1	2	3	4	5	6
All over the place	/		/			/
Cashless	/	/	/	/	/	/
Facilitate	/	/	/	/	/	/
Environment	/		/	/	/	
Light	/		/			/
Time-saving		/		/		

A labour-saving tool, programme, or material that simplifies or expedites a work over a conventional approach is considered a contemporary convenience. The definition of convenience is subjective and situational. Autos, for instance, are now viewed as a standard aspect of life, although they were only convenient. But with this situation, we can say that debit cards provide convenience to users. The theme of ease of use of debit cards is the basis of this study because it can determine how well students understand debit cards. Thematic

research has allowed financial convenience to be divided into six categories: all over the place, cashless, facilitation, environment, light, and time-saving.

i) All over the place

As we know, in every place, there is an ATM or CDM machine that makes the machine to withdraw money or deposit money. The purpose is to make it easier for users to withdraw and deposit money. They don't have to worry about going far because every place has it. According to this study, we got information from the majority of informants, namely IF1, IF3, and IF6, that they state that ATMs are everywhere. Students do not need to bother going to the bank counter for money in and out. This sub-theme can be seen in the interview results obtained from informants IF1 and IF3.

IF 1 Question: Biasa atm atau cdm ada setiap tempat ke?

Answer: hmm...saya rasa ada di setiap tempat.

IF 3 Question: Biasanya atm ni ada setiap tempat kaa?

Answer: Ermm setahu mirah haa aaa setiap tempat ada atm zaman dah moden kan

ii) Cashless

An automated teller machine (ATM) is a kind of computerized telecommunications equipment that allows clients of financial institutions to access financial operations in public spaces without the assistance of bank clerks or human tellers. With the existence of a debit card, cash payments will no longer be the case. The six informants who deliberated and decided on this subtheme were IF1, IF2, IF3, IF4, IF5, and IF6. This is evident, for instance, in the interviews with informants IF4. IF4 stated that the advantage of this debit card is that it makes it easier for students to carry only one debit card, with no need to have much cash.

IF4 Question: Pada pendapat Qis, apakah kelebihan yang perolehi daripada kad debit?

Answer: Okay, bagi pendapat saya kelebihan kad debit memudahkan saya untuk tidak membawa wang tunai yang banyak untuk ke mana mana. Hanya bawa sekeping kad debit sahaja.

iii) Facilitate

Using this MyDebit ATM card will make it easier for students to make transactions, and it is safe to carry anywhere. This is because the transaction requires entering a PIN for purchases of RM250 and above. The results of our study have received positive feedback from all informants, who state that this debit card is easy to carry anywhere. This can be seen in the results of interviews with informants IF3 and IF6.

IF3 Question: Okay takpa.... untuk soalan yang seterusnya apakah persepsi mirah tentang penggunaan kad debit ni?

Answer: Kalau bagi mirah ia memudahkan untuk nak bawak ke mana mana haa... yalaa ringan kecil pulak tu so memang senang la nak bawak haa macam tu

IF6 Question: apa rasanya persepsi awak pasal kad debit ni?

Answer: Bagi saya okay sahaja guna kad debit ni, lagi memudahkan urusan hidup saya

iv) Environment

The study findings we obtained from the interviews show that the environment is one of the sub-themes identified by our informants. By "environment," in this survey, we mean that the existence of this debit is due to wanting to continue studying as a student. According to our research results, three informants state that this debit card exists as a student who wants to continue studying. namely informants IF3, IF4, and IF5. The other informants voiced that the existence of this debit card is from the encouragement of parents consisting of informants IF1. Interviews with informants IF1 and IF4 show this.

IF4 - Question: Apakah faktor utama awak mempunyai kad debit?

Answer: Faktor utama saya ada kad debit sebagai pelajar lah... Saya mempunyai kad debit bank islam dan rhb untuk memudahkan bayar yuran dan membeli apa apa yang berkaitan dengan keperluan saya.

However, some state that the main reason for having a debit card is that his parents encouraged him to have it so that it would be easy to pay tuition fees. Based on IF 1-37, we interviewed informants.

IF1 Question: ooo... Jadi apa sebab utama awak guna kad debit ni?

Answer: hmmm...sebab utama saya guna kad debit ini salah satunya ialah semasa nak masuk umk ...universiti nie menggunakan bank islam sebagai bank untuk membayar yuran pengajian dan sebab kedua...mak dan ayah saya mengalakkan saya dan adik beradik saya untuk ada kad debit ini hmm...untuk memudahkan kami menyimpan dan mengeluarkan duit.

v) Light

Convenience is also an advantage of having a debit card for everyone. With this lightweight feature, users will be more comfortable using the debit card because it is easy to carry everywhere with that small piece. According to this study, we learned from the informants that they own this debit card because it is light and easily accessible wherever they go. In this subtheme, the informant stated that the debit card is easy to carry anywhere. Some even said that it is easy to access in places near ATMs. The results of our study have received positive feedback from three informants out of six, namely IF1, IF3, and IF6, who state it is light when using a debit card—for example, interview results obtained from informants IF3 and IF6.

IF3 Question: Okay haa dah tiga soalan yang utama mirah dah jawab... soalan keempat, bagi mirah kan apa kelebihan menggunakan kad debit ni?
Answer: Okay kalau bagi mirah ia memudahkan laa sebabnya tak yah bawak duit dah just bawak kad debit ja... ringan pon ringan haa

IF6 Question: bagi awak apa kelebihan kad debit ni?
Answer: Mudah dibawa dan senang diakses sekiranya tempat atm berdekatan

vi) Time saving

As we already know, this debit card allows us to pay for the goods purchased without using cash. In other words, when we desire to shop, we only carry a piece of the card and can pay for what we want. Counting paper money in front of the payment counter is unnecessary. It can save us time at the same time. For example, the results of our research have received positive feedback, where informants stated that having this debit card can save time. This can be seen in the results of interviews with informants IF2 and IF4.

IF2 Question: ohh okay so kau lagi prefer pakai payWave daripada tekan nombor pin eh?

Answer: yela wei, lagi senang and jimat masa. Pastu kan aku rasa lagi selamat pakai payWave la sebab kalau kita tekan nombor pin tu kan kadang orang belakang yang beratur dok usha-usaha sekali. Tu aku takut tu.

IF4 Question: Maksudnya pendapat bila awak guna kad debit?

Answer: oowh okay, saya rasa ia menjimatkan masa untuk beli barang...dalam erti kata lain bila nak shopping, hanya bawa sahaja kad sekeping itu sudah boleh bayar untuk barang yang kita nak... atapun hanya scan waze or pin sahaja...

4.6.2 Discussion

We concluded that financial behaviour and convenience contributed to the findings for the third research question and objective. There are some discussions that we can elaborate on.

A person's assessment or declaration of support or opposition to a person, location, object, or occasion is their attitude. There is a relationship between attitudes and behaviour. Attitudes can impact behaviour. As per the Theory of Planned action, an individual's intention to do an action is shaped by attitudes, subjective norms, and perceived behavioural control, predicting the actual behaviour.

These research findings show financial behaviour among debit card users, especially students, based on their needs, wants, savings, and responsibility. Debit card payments for non-cash transactions have influenced consumers to make larger purchases; in other words, using a debit card to pay for non-cash purchases will result in higher consumption spending (Fatmasari et al., 2019). In addition, Using debit cards and electronic money in this payment system will change how people behave when consuming or spending. This can be related to their needs and wants.

Effective everyday money management, as well as planned and educated financial actions, such as maintaining current financial records, paying bills on time, and utilizing credit cards sensibly, have been used to assess financial behaviours (Md.Sapir @ Md.Shafik, A. S., & Wan Ahmad, W. M.,2020). This explains how students manage their money by saving and fulfilling their responsibilities when using a debit card. However, in this study, only some students use the debit card for savings. They are more focused on spending and using it for their daily life. This shows how much their financial attitude is.

For convenience, some students answered the benefit question regarding conveniences: debit cards such as cashless, light, and more. Firstly, we can see the factors of being all over the place, facilitating and saving time, which means the debit card can be used everywhere to ease the students, especially if there's a need to go to the ATM or purchase directly from the card. Since some of them may live at the college or need to pay fees for a car to go to the bank, this situation may benefit them.

Second, it is cashless and light. All of the informants seem to agree that carrying a debit card means they do not need to take much cash since it can be pretty dangerous for attracting the attention of thieves. All of these show that perceived behaviour control controls their behaviour towards debit card usage.

Lastly, Environment. The main reason the students apply for debit cards is to continue their studies at the university and encouragement from parents or peers. This can be considered subjective norms where their intention to use is influenced by their peers, family, and other environment.

4.7 SUMMARY OF FINDINGS BY TRIANGULATION PROCESS

4.7.1 Bank Officer

According to the bank officer, most of the students who are Bank Rakyat customers know the debit card. This is because before creating the bank account, the bank will explain the requirements and services, especially regarding Shariah complaints. The bank will also explain fees, benefits, and bank procedures. However, this depends on the students, whether they take notice of that or not. The bank officer has served approximately 28 years in the industry and is more knowledgeable about debit cards.

Regarding safety, he stated that debit cards are more secure than cash. If the students bring more money by hand, the probability of losing it is high. He also explained that every student has security features, such as a PIN. The bank can also limit the daily usage of students to prevent theft.

He explained that debit cards are also convenient for users, especially students. Other people or parents can transfer to students even outside the area. It also saves more time and can be carried everywhere. Lastly, he identified that typically, students use debit cards for their daily needs. With a debit card, they can control their consumption and save more.

4.8 CONCLUSION

In summary, the findings from the informants and the triangulation method indicate that most UMK students understand Islamic financial literacy when using debit cards, including familiarity with fees, safety, convenience, and financial behaviour. However, their knowledge of Islamic financial literacy regarding debit cards is still concerning.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

In conclusion, this completes the research's last chapter. The research explains the entire results discussion analysis based on the preceding chapter. The primary discovery will be examined in light of the observations on the Islamic financial literacy of debit card users in the students of Universiti Malaysia Kelantan. Lastly, this section will conclude with suggestions and the overall research findings.

5.2 CONCLUSION

The study's findings gathered from six informants at Universiti Malaysia Kelantan, are significant because they provide a range of insights into people's perceptions of debit cards and their level of knowledge about them, particularly among students. The study's primary goal is to look into and observe how they utilize debit cards regularly. This is because modern financial transactions mostly rely on debit cards, so knowing how people use them, students in particular, can yield insightful information.

The focus on obtaining experience in Islamic finance is notable in light of the study's background. Understanding the tenets of Sharia law, which govern Islamic finance, is crucial to developing the Islamic economy. It would be interesting to learn more about the study's integration of Islamic finance concepts and whether the results provide insight into how Malaysian and maybe other students from Islamic economies see debit card use concerning Islamic finance.

The first objective is to assess the students' understanding of debit card usage. According to the study, there are particular debit card use ideas or areas where students don't know enough. People are better equipped to choose a financial product when they know the benefits and services of debit cards. Users may choose a debit card that best suits their spending habits and tastes by learning the benefits and features. Understanding the costs and fees related to debit cards is crucial for efficient money management. Users may more effectively manage their budget and avoid unforeseen expenses by knowing the fees associated with transactions, overdrafts, and other services.

The second objective is to examine debit card features and benefits that affect students' usage and adoption. The study may highlight how important technological features are in shaping students' preferences for debit cards. These features include contactless payments, internet transaction capabilities, and mobile banking apps. Improved technology and intuitive user interfaces might lead to increased adoption rates. Financial and personal data is associated with debit cards. Identity theft and illegal access to funds must be avoided by maintaining the secrecy of information, including account numbers, PINs, and card verification codes.

The last objective is to evaluate the attitudes and perceptions of students regarding debit cards. The study indicated that their good and bad experiences may influence students' perspectives significantly. There may be a connection between students' perceptions of their financial responsibility and control and their opinions about debit cards. Since debit cards are directly linked to bank accounts, they might be considered a budgeting and expenditure management tool. Financial organizations, educators, and legislators must comprehend these beliefs to design solutions that allay worries, emphasize advantages, and encourage students to use debit cards responsibly.

5.3 RECOMMENDATION

5.3.1 Research and Theoretical Development

A "theoretical gap" is an inadequate or insufficiency in models, conceptualizations, or theoretical frameworks currently used in a particular field of study. It highlights the gaps in our present theories' ability to fully explain, anticipate, or comprehend particular events, primarily when qualitative research frequently examines intricate and diverse phenomena that current theoretical frameworks may not adequately cover. An essential component of academic research that advances the body of knowledge in a field is the discovery of theoretical gaps.

Where the existing theories fall short of providing a sufficient explanation for the elements influencing students' understanding, attitude, and perception while using debit cards within the context of Islamic finance, there is a theoretical vacuum concerning the Islamic financial literacy of debit card users. New theories that consider the cultural, religious, and economic aspects unique to Islamic finance practices may need to be developed to close this gap.

To close theoretical gaps in a particular field of study, theoretical and research development are essential. Firstly, cooperate with experts and peers. Collaboration with other academics, scholars, and subject matter experts is vital to academic and scientific pursuits. Working together improves theoretical and research development's calibre, impact, and legitimacy. This is because collaborations bring people together with varied backgrounds, experiences, and areas of expertise. These opinions can help create a more thorough knowledge of the theoretical gap and creative solutions to close it.

Then, by qualitative and quantitative research. To collect data, use both quantitative and qualitative research methodologies. This is thus because qualitative approaches give valuable insights into the subtleties of the phenomenon, quantitative methods may offer statistical confirmation—and lastly, publication and peer review. Essential phases in the

academic research process include publishing in respectable journals and peer review. These procedures support the distribution, rigour, and legitimacy of research findings. Peer reviewers offer an unbiased and objective evaluation of the study because they are usually subject matter experts. By ensuring that biases are kept to a minimum, this objectivity enhances the theoretical development's credibility.

5.3.2 Early Education

A "knowledge gap" is an inadequacy or discrepancy in knowledge or awareness of a specific subject or issue among various people, organizations, or institutions. It stands for the disparity in knowledge between those with and without access to information. Knowledge gaps concerning communication, education, and information sharing are frequently considered. It is critical to close knowledge gaps to advance fairness, make educated decisions, and create a more informed and inclusive society.

Addressing and reducing knowledge gaps among individuals is greatly aided by early education. A person's cognitive growth, critical thinking abilities, and general preparedness for further learning are greatly influenced by the foundation they get in their early years of life. As an illustration, include ideas about debit cards, financial transactions, and other fundamentals of Islamic finance in the curriculum at different educational levels. Ensure that instructional materials correspond to students' developmental stages and are age-appropriate.

Moreover, make interactive, entertaining instructional resources that teach kids about Islamic finance principles, such as games, movies, and storybooks. Explain ideas about debit cards and financial transactions using realistic examples in line with Sharia law. Lastly, create programs for community outreach. Work with mosques and community organizations to expand educational outreach outside the classroom and then plan conferences, workshops, or other gatherings where families and the general public may learn about Islamic financial concepts.

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APPENDIX A: GANTT CHART

No.	Research Activities	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
1.	-Distribution of groups, latest supervisors and evaluators. -Distribution of teaching and learning activities, guidelines and rubrics.														
2.	-Student meeting with Supervisor (continued). -PPTA2 Process Briefing.														
3.	- Data collection (Interview)														
4.	Writing - Chapters 4														
<i>MID SEM BREAK</i>															
5.	Review of Chapters 4														
6.	Writing - Chapters 5														
7.	- Submission of the Research Project draft to the supervisor. - Review by supervisor.														
8.	Correction of draft research project.														
9.	Submission of two (2) Research Project Reports to supervisors and assessors for marking (students are required sign the UMK/TNCA/SPKA/FK-BF9 form).														
12.	Presentation of research (PPTA).														
13.	Final corrections and amendments (if any)														

APPENDIX B: PROTOCOL INTERVIEW QUESTION

Question	Notes	Condition
RQ1: What is the understanding of debit card users among students?		
1.1 How many types of debit cards are there?		
1.2 Did you know the annual fee charged for each debit card year?		
1.3 How do you use a debit card to keep a bank account?		
RQ2: What are the features and benefits of debit cards that affect their usage and adoption by students?		
2.1 What are the benefits you get from a debit card?		
2.2 Is it safe to hold a debit card?		
RQ3: How are the attitudes and perceptions of students regarding debit cards?		
3.1 What are the daily uses of debit cards?		
3.2 What is your perception of debit cards?		
3.3 What are the main reasons for having a debit card?		
3.4 If something happens to the debit card, will you continue to use it?		

APPENDIX C: BORANG PENAFIAN

BORANG PENAFIAN

- **Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi prosestemubual.**
- **Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugasani.**

Saya dengan ini ~~bersetuju/tidak bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nur Najwa Binti Abdul Roni daripada Program Sarjana Muda Pentadbiran Perniagaan(Perbankan dan Kewangan Islam) dengan Keupujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar



Nama Pelajar: Nur Najwa Binti Abdul Roni

Tarikh: 4 November 2023

Tandatangan Informan



Nama Informan: Amirah Binti Mustafa

Tarikh: 4 November 2023

BORANG PENAFIAN

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi prosestemubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini ~~bersetuju/tidak bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nur Najwa Binti Abdul Roni daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

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1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar

Tandatangan Informan



Nama Pelajar: Nur Najwa Binti Abdul Roni

Nama Informan: Nur Qistina Binti Alek

Tarikh: 6 November 2023

Tarikh: 6 November 2023

BORANG PENAFIAN

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi proses temubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini ~~bersetuju/tidak~~ ~~bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nur'Ain Zainee binti Jafri Zainee daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar



Tandatangan Informan



Nama Pelajar: Nur'Ain Zainee binti Jafri Zainee

Nama Informan: Muhammad Faiz bin Abdul Mateen

Tarikh: 20 Oktober 2023

Tarikh: 20 Oktober 2023

BORANG PENAFIAN

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi prosestemubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini ~~bersetuju/tidak bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nurul Izzati Binti Marzaidin daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar

izzati

Nama Pelajar: Nurul izzati Binti Marzaidin

Tarikh: 2 November 2023

Tandatangan Informan

izatlukman

Nama Informan: Izzat Lukman Bin Zul

Tarikh: 2 November 2023

BORANG PENAFIAN

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi prosestemubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini ~~bersetuju/tidak bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nurul Izzati Binti Marzaidin daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Keputjian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar

Tandatangan Informan

izzati

amsyaza

Nama Pelajar: Nurul izzati Binti Marzaidin

Nama Informan: Amy Syaza Syakira Binti Azmi

Tarikh: 3 November 2023

Tarikh: 3 November 2023

BORANG PENAFIAN

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi prostemubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini **bersetuju/tidak bersetuju** (potong mana yang tidak berkenaan) untuk ditemubual oleh Khairun Nasuha binti Mohamad Tahir daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi Projek Penyelidikan Tahun Akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar

Tandatangan Informan

Nasuha

Farizal

Nama Pelajar: Khairun Nasuha
Binti Mohamad Tahir

Nama Informan: Muhamad Farizal
Farizal Azanie Bin Ramli

Tarikh: 5 November 2023

Tarikh: 5 November 2023

BORANG PENAFIAN

FKP

- Borang ini perlu dilengkapkan oleh informan semasa mendapatkan persetujuan bagi proses temubual.
- Borang ini merupakan prosedur etika dan profesionalisme dalam melaksanakan tugas ini.

Saya dengan ini ~~bersetuju~~/~~tidak bersetuju~~ (potong mana yang tidak berkenaan) untuk ditemubual oleh Nur'Ain Zainee binti Jafri Zainee daripada Program Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Temubual ini bertujuan menyiapkan tugas berkumpulan bagi projek penyelidikan tahun akhir pada semester September 2023/2024.

Dengan ini saya bersetuju memberi kerjasama dan memahami bahawa perkara-perkara berikut akan dipatuhi:

No.	Perkara	Ya	Tidak
1.	Memberikan maklumat yang benar semasa ditemubual secara sukarela.	✓	
2.	Maklumat yang diberikan hanya untuk tujuan akademik sahaja.	✓	
3.	Maklumat yang diberikan tidak boleh didedahkan kepada umum untuk tujuan lain (tular/aib/menjatuhkan kredibiliti informan)	✓	
4.	Tiada paksaan untuk mengemukakan dokumen atau barang yang berkaitan	✓	
5.	Bersetuju bahawa semua maklumat yang diberikan hanya untuk tujuan menyiapkan tugas sahaja dan ia bersifat "Sulit & Persendirian"	✓	

Tandatangan Pelajar



Tandatangan Informan



Nama Pelajar: Nur'Ain Zainee binti Jafri Zainee

Nama Informan: Jafri Zainee bin Abdul Ghani

Tarikh: 20 Oktober 2023

Tarikh: 20 Oktober 2023