

RESEARCH QUESTIONNAIRES



GRADUATE SCHOOL OF BUSINESS

FACULTY OF BUSINESS & ACCOUNTANCY

DEBIT CARD AS A MEANS OF PAYMENT FOR MALAYSIAN CONSUMERS – AN APPLICATION OF UTAUT MODEL

Dear Sir / Madam,

The objective of this research is to identify the factors that affect Malaysian consumers' behavioral intention to use debit card as a means of payment and its extent to affect the usage intention.

Kindly answer **ALL questions**. Your response to each question in this questionnaire will only be analyzed in aggregate forms. All information will be treated with strictest confidentiality and shall only be used for the purpose of this academic research. The survey will take approximately 10 minutes. Your participation is very much appreciated.

Should you have any questions or comments regarding this questionnaire, do not hesitate to contact us.

Thank you for your cooperation and assistance.

Prepared by,

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Instruction: Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the box provided below: -

1	2	3	4	5	6	7
Strongly Disagree	Moderately Disagree	Slightly Disagree	Not sure	Slightly Agree	Moderately Agree	Strongly Agree

NO	SECTION A – PERFORMANCE EXPECTANCY (Benefits and my perception towards debit card usage)	1	2	3	4	5	6	7
PE 1	I can track my cash transactions easier.							
PE 2	I can manage my spending habit easier.							
PE 3	I do not have to make regular cash withdrawal.							
PE 4	I do not have to carry much cash around (I can avoid the possibility of cash getting lost or stolen)							
PE 5	I do not encounter any regular interruption by system/technical problem when using debit card to make payments.							
PE 6	The system at merchant outlets is always available for payment using debit card.							
PE 7	I feel secure making payments using debit card.							
PE 8	I have complete trust in making payments using debit card.							
PE 9	I am satisfied when making payment using debit card.							

NO	SECTION E – REWARDS PROGRAM (Rewards that I look forward when using debit card)	1	2	3	4	5	6	7
RP 1	I am using/will use debit card to make payment because/when there is a discount given to my purchase.							
RP 2	I am using/will use debit card to make payment because/when there is chance for me to win a prize.							
RP 3	I am using/will use debit card to make payment because/when there is a monetary incentive (cash back) given to me.							
RP 4	I am using/will use debit card to make payment because/when I could enjoy benefits from the loyalty program.							
RP 5	I will continue using debit card to make payment even though there is no rewards/incentive given.							

NO	SECTION F – TRANSACTION VALUE (The average ticket size of my debit card transaction(s))	1	2	3	4	5	6	7
TV 1	I am using/will use debit card to purchase item(s) that I consider low transaction value (total purchase is RM50 and below)							
TV 2	I am using/will use debit card to purchase item(s) that I consider medium transaction value (total purchase is between RM50 and RM150)							
TV 3	I am using/will use debit card to purchase item(s) that I consider high transaction value (total purchase is above RM150)							

NO	SECTION G – BEHAVIORAL INTENTION (The intention of my next debit card transaction(s))	1	2	3	4	5	6	7
BI 1	I have the intention to continue using debit card as a means of payment.							
BI 2	I predict that I will continue using debit card as a means of payment in the future.							
BI 3	I definitely will continue using debit card as a means of payment in the future.							

SECTION H – DEMOGRAPHIC PROFILE

Instruction: Please tick (x) for the answer and fill in the blanks when necessary

1. Gender

Male

Female

2. Age

Below 21 years

21 - 30 years

31 - 40 years

41 - 50 years

51 - 60 years

Above 60 years

3. Ethnic group

Malay

Chinese

Indian

Others (please specify) _____

4. Marital status

Single

Married

Divorced

5. Highest level of education

SPM

Diploma

Bachelor Degree

Post Graduate Degree

6. Occupation

<input type="checkbox"/>	Student	<input type="checkbox"/>	Non Executive
<input type="checkbox"/>	Self Employed	<input type="checkbox"/>	Manager/Professionals
<input type="checkbox"/>	Executive	<input type="checkbox"/>	Others (please specify) _____

7. Monthly income

<input type="checkbox"/>	RM2,000 and below	<input type="checkbox"/>	RM2,001 - RM4,000	<input type="checkbox"/>	RM4,001 – RM6,000
<input type="checkbox"/>	RM6,001 - RM8,000	<input type="checkbox"/>	RM8,001 - RM10,000	<input type="checkbox"/>	RM10,001 and above

~ Thank you for your time and cooperation ~