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	Moderately	Slightly	Not sure	Slightly	Moderately	Strongly
Disagree	Disagree	Disagree		Agree	Agree	Agree

NO	SECTION A - PERFORMANCE EXPECTANCY	1	2	3	4	5	6	7
	(Benefits and my perception towards debit card usage)							
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 possible cash 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 B – EFFORT EXPECTANCY	1	2	3	4	5	6	7
	(The effort needed in using a debit card)							
EE 1	I found it easier to make payment using debit card compared to cash.							
EE 2	I do not require cash from ATM before making any payments.							
EE 3	I do not have to worry about/calculate the interest/f when making payments using debit card.							
NO	SECTION C - SOCIAL INFLUENCE	1	2	3	4	5	6	7
	(Factors that influence me to use debit card)							
SI 1	Using debit card shows that I am a high income earner.							
SI 2	Using debit card shows that I am capable of financing a purchase with my own funds.							
SI 3	Using debit card shows that I am an innovative person that willing to try new technology.							
SI 4	Using debit card shows that I am a well educated person.							
SI 5	It is my normal habit to use debit card for any payments.							
SI 6	I have a religious reason in using debit card (I want to avoid "riba"/unnecessary finance charge in making any payments).							
SI 7	People that important to me are influencing my usage of debit card.							
NO	SECTION D – FACILITATING CONDITIONS	1	2	3	4	5	6	7
	(Factors that facilitate my intention to use debit card)							
FC 1	I have an adequate knowledge in using debit card.							
FC 2	Most of the merchant outlets that I went to are card for payment.							
FC 3	The merchant outlets that I went to are support making payment using debit card.							
			+					

SECTION E – REWARDS PROGRAM	1	2	3	4	5	6	7
(Rewards that I look forward when using debit card)							
I am using/will use debit card to make payment because/when there is a discount given to my purchase.							
I am using/will use debit card to make payment because/when there is chance for me to win a prize.							
I am using/will use debit card to make payment because/when there is a monetary incentive (cash back) given to me.							
I am using/will use debit card to make payment because/when I could enjoy benefits from the loyalty program.							
I will continue using debit card to make payment even though there is no rewards/incentive given.							
	•	•	•	•	•	•	
SECTION F - TRANSACTION VALUE	1	2	3	4	5	6	7
(The average ticket size of my debit card transaction(s))							
I am using/will use debit card to purchase item(s) that I consider low transaction value (total purchase is RM50 and below)							
I am using/will use debit card to purchase item(s) that I consider medium transaction value (total purchase is between RM50 and RM150)							
I am using/will use debit card to purchase item(s) that I consider high transaction value (total purchase is above RM150)							
SECTION G - BEHAVIORAL INTENTION	1	2	3	4	5	6	7
(The intention of my next debit card transaction(s))							
I have the intention to continue using debit card as a means of payment.							
I predict that I will continue using debit card as a means of payment in the future.							
I definitely will continue using debit card as a means of payment in the future.							
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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. I	Ethnic	group							
		Malay		Chinese					
		Indian		Others (please specify)					
4. I	Marital	status							
		Single		Married		Divorced			
5. I	Highes	t level of education							
		SPM		Diploma					
		Bachelor Degree		Post Graduate Degree					

Student Self Employed Executive Others (please specify) 7. Monthly income RM2,000 and below RM6,001 - RM8,000 RM8,001 - RM10,000 RM10,001 and above

6. Occupation

~ Thank you for your time and cooperation ~