

Title of Thesis	To Study Of Debit Card Usage Among The College Students In Ibs Miri
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## **ABSTRACT**

This research is to investigate the study of debit card usage among the IBS college students In Miri Sarawak. Debit card are getting more and more popular nowadays. Debit card is like an ATM card for immediate cash withdrawal. Other than that, debit card is like a check when buying an item. The money used to pay for the transaction is usually deducted from your account within a day or two depending on when the retailer presents the transaction for payment. Debit card very easy to obtain, a user only need open an account and most institutions will issue you a debit card upon request.

The aim of this chapter is to study how college students manage their finance expenses, and how college students use their debit card. This chapter consists of research design, process of data collection, research instrument, and types of analysis. The researcher was using quantitative method. The questionnaire has total 5 sections and it include demographic such as gender, age, marital status, religion, occupation, race, education level, income level, whereas section A,B, C, D, and E is all about to the 5 research questions.

The questionnaires were distributed personally by the researcher to 50 respondents in IBS College students which have debit card. After collected all the questionnaires from the respondents, the researcher will proceed to the data analysis. The questionnaires can be considered as the primary data whereas secondary data is getting from the journal papers, relevant books, and internet.

This research is to study debit card usage among the college students in IBS Miri. The research objectives are to find out the debit card usage and how to manage their financial by using debit card.

Based on the data analysed that received from the 50 respondents, the researcher of this thesis realizes that most of the college students use debit card to buy normal consumption, and most of college students think bank should provide more debit card usable for college students and provide more ATM machine.

Lastly, the future research on male and female preferences, religion, races and age in investment of property and further research to find out more result on young adults investment interest of property can be done on outside college students of Miri.