

# **SOCIETY'S ATTITUDE TOWARDS DEBIT AND CREDIT CARDS**

**BY**

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Annexure 5

BS (A&F) Project  
2<sup>nd</sup> Half Semester Progress Report  
& Project Approval Statement

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Supervisor – Student Meeting Record

S#	Date	Place of Meeting	Topic Discussed	Signature of Student
1	25 <sup>th</sup> Nov <sup>'19</sup>	Cubicle	Discussed Chap 3 <sup>rd</sup> & 4 <sup>th</sup> .	Akbar
2	9 Dec <sup>'19</sup>	Cubicle	Submitted Chap 3 <sup>rd</sup> & 4 <sup>th</sup> .	Akbar
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I hereby certify that the above candidate's thesis has been completed to my satisfaction and, to my belief, its standard is appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at 13%, that is within the permissible limit set by the HEC for the MBA thesis. I have also found the thesis in a format recognized by the Department of Management Sciences.

Supervisor's Signature: [Signature] Date: 2/JAN/2020

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### Declaration of Authentication

I, hereby, declare that no portion of the work referred to in this project has been submitted in support of any application for another degree or qualification of this university or any other institution of learning.

Student's Signature: Alkha, Jina, Hakeem

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## Abstract

The present project focuses on the attitude society has towards debit and credit cards. It has been observed that Pakistan is still in the phase of accepting electronic banking. Credit cards and debit cards are few of the banking facilities that combine technology with the flow of credits and debits and serve the customer's requirements. The project shows that the attitude is positive, however, the use of debit cards is higher in contrast to the credit cards. The frequency of the debit card used every day is higher than the ones with the credit cards. The use of credit card is mainly focused on, because of the perks attached to it such as they give benefits for purchase, such as point or give cash back in the purchase, credit cards are handy, cards let me buy things that they cannot afford, let me make the payment later and so on. Actions such as taking charge such as using EMV, increasing security and emergency protection could increase the use of these cards.

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