

從台灣消費者需求看數位化金融服務趨勢

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當世界各國數位金融科技 (FinTech) 發展趨勢銳不可擋之際，金管會也在今年五月份發佈了「金融科技發展策略白皮書」，針對金融服務、創新研發、人才培育、風險管理、基礎建設等五大構面之國際發展趨勢與國內現況進行深入研析，作為日後國內推動金融科技服務之擘劃方向。五大構面中又以「金融服務」與「基礎建設」之實際應用面，與終端消費者日常生活最為息息相關；金融機構透過行動通訊、雲端服務、大數據及生物辨識等「基礎建設」技術，在包含支付、保險、融資、募資及投資管理等主要「金融服務」範疇之應用，將提供消費者創新之金融產品及服務。



就目前發展步調最為領先之「行動支付」而言，自 1998 年 PayPal 開啟第三方支付革命，2010 年手機信用卡刷卡機 mPOS 推出，讓不具備刷卡機的小商店或需要在外移動的快遞人員也能使用信用卡支付系統，演進至近年發展出電子錢包、感應支付、行動購物 / 支付 APP 等一般消費者多已不感陌生之應用。而在這一波商業模式演進過程中，國內民間機構早在官方發展策略發佈前，根據法令規範鬆綁方向並參考國外案例，開始規劃推行各類服務。較具代表性的幾類行動支付包括：發展較早的 NFC 行動付款，運用手機感應功能付款，但因使用限制多（手機須具備 NFC 功能、或插入 NFC 功能的 SD 卡，甚至 SIM 卡上貼一層 NFC 薄膜；iPhone 更是只能靠 NFC 背夾），故使用率偏低。另外，像是最多人使用的行動支付平台，如最廣為人知的 Pi 行動錢包，手機下載 Pi APP 後，先在 APP 中填入平常使用的信用卡帳號、信用卡有效月年、信用卡類別後，即完成設定。當使用者到商店買東西付款時，將 APP 打開點選「付款」，輸入付款金額，這時 APP 會顯示一組條碼提供給商店店員掃描，掃描完成後即完成付款，而該筆款項就會以設定的信用卡支付。還有一種是可以在親友之間轉帳或是分攤付款的行動支付平台，例如：Line Pay 是附加在行動通訊軟體 Line 的支付工具；使用方式除了可以在 APP 中輸入信用卡資料進行付款外，也可以透過各家銀行帳戶轉帳到 LINE Pay 帳戶中，並用帳戶中的錢來付款。另外，Apple 手機用戶專屬近期也將在台灣啟用的 Apple Pay，都是目前金融業搶食支付的支付大餅。

簡單來說，行動支付的特點在於使用者可省去取出現金、卡片的動作，簡化輸入卡片資訊、驗證交易真實性的流程，以更快的速度完成付款流程。不過儘管行動支付工具技術上已成熟，且發展出實際應用之商業模式，然而根據 2015 年資料顯示，台灣使用非現金支付的比例僅佔約四分之一。為何台灣消費者還是不願意改變使用習慣呢？參考過去新的支付方式崛起多為了解決消費者在支付流程中遇到的痛點，但以現階段而言，使用現金或各種卡片支付是台灣民眾生活中自然不過的事，現金與卡片支付相較於創新支付方式之缺點似乎微不足道，缺乏足以驅動消費者全面且立即轉換支付方式的動力。

譬如以 ATM 提款為例，在歐洲或部分亞洲國家大都市，即便是平日也常見到 ATM 前排隊提款的人龍；而在台灣大概只有農曆年假前可以見到類似景象。除了銀行分行設置之 ATM 外，拜全世界最高的便利商店密度所賜，幾乎只要有便利商店的大街小巷都是立即取得現金的管道，台灣 ATM 的高度可及性使得對其他國家消費者可能是痛點的「現金取得耗費時間」在台灣並不存在。



此外，就市場環境而言，發展成熟的金融體系與便利的卡片支付制度，似乎也降低了台灣民眾使用行動付款必要性。舉個提到行動支付一般人難以聯想到的國家--肯亞為例，肯亞人均所得低，全國只有約 10%的人擁有銀行帳戶，當地人民多以現金交易；不過隨著低價手機大舉進入肯亞，行動支付也大為流行。據華爾街日報的報導，肯亞有三千萬人擁有手機，佔人口四分之三，其中超過兩千萬人使用行動支付存款、付款、進行商務往來甚至貸款。當地的行動支付服務是由電信公司而非金融機構提供，電信公司 Safaricom 於 2007 年推出 M-Pesa 行動付款服務深受當地居民愛用，該系統每年處理價值 180 億美元的交易，約當於肯亞 43%的經濟產出。

中國是另一個行動支付相當普及的市場，現在中國許多民眾都使用手機的支付日常生活所需，包括計程車、繳水電費、到商店買東西。據中國政府公佈的資料顯示，2015 年全國有 3.58 億人使用行動支付，佔網路使用人口一半，比前一年更增加約 67%。事實上，過去卡片支付在中國市場的發展進程落後其他亞洲國家，多數民眾對於使用信用卡付款經驗不多，尤其是二線、三線城市消費者對於卡片支付的理解更是付之闕如；也就是因為消費者對於卡片支付模式的黏著度不高，配合低價智慧型手機快速普及，使得行動支付推出即獲得有消費者之青睞。

然而台灣與這兩個市場不同的是，銷售通路普遍對於各種卡片支付的接受度高，消費者持有具支付功能的信用卡、晶片金融卡及悠遊卡等即可在大到百貨、超市，小至超商、夜市攤商支付消費款項或搭乘大眾交通系統，因此用行動支付替代卡片支付對於台灣人而言似乎仍需要更大的誘因。

FinTech 發展的另一項主要目標在於提供更便利的使用經驗，而在支付流程中採用「生物特徵辨識」便是達成目標的有效方式，不但能簡化使用者輸入資料的步驟，也加快身份驗證的速度。目前市面上應用最廣泛的生物辨識為指紋辨識系統，然而因指紋辨識容易被複製，因此安全度較高的生物辨識如 3D 人臉、虹膜與靜脈辨識便成為廠商積極開發的重點。靜脈辨識



兼具活體辨識、辨識率佳、難以複製以及不受年齡增長與高血壓影響等特點，在全球已經被多家銀行採用做為 ATM 提款的驗證方式。目前日本指靜脈 ATM 的市佔率已經超過八成；而英國巴克萊銀行也從 2014 年 9 月開始嘗試指靜脈辨識系統識別客戶身分。

根據市調資料顯示，台灣消費者對於生物辨識的使用意願其實不低。在行動支付服務的身份安全驗證上，有七成的人選擇在交易時用指紋辨識，近三成則偏好傳統密碼；主要原因除了認同指紋的複製、盜取難度較高、比輸入密碼方便之外，不會有忘記密碼的困擾也是台灣民眾認為採用生物辨識的優點。不過台灣的銀行採用生物辨識技術僅處於起步階段，目前僅中信銀宣布今年將指靜脈辨識應用在超過百台 ATM 提款機上。然而，生物辨識技術雖有許多優點，但仍要解決如何取得及儲存客戶辨識身分資料等問題，例如：銀行需取得客戶信任儲存指紋、虹膜圖像等個人資料。若欲符合消費者需求與期待，金融機構短期內仍有不小的努力空間。

所謂 FinTech 就字義即可說明，「科技」的應用在這波金融服務演化中扮演極其重要的角色。相信多數民眾也都同意，數位化、無現金的交易環境也將是不會回頭的金融發展趨勢。不過有一句廣告台詞「科技來自於人性」，金融市場最重要的還是「人」，也就是消費者，如果消費者的需求與期待無法被滿足，引進再先進的金融科技也無用武之地。尤其在當今社會多元化發展，各消費客群需求偏好差異日漸分歧之情況下，瞭解不同客群行為背後之脈絡甚為重要。以先前提到的 LINE Pay 為例，其特有的親友間拆帳功能可說是年輕族群聚餐後分攤費用的便利工具；不過對於長輩族群而言，聚餐則較常輪流作東買單，比較沒有拆帳的需求，這樣的拆帳功能對他們的實用性亦相對較低，也不容易吸引持續使用。



總而言之，在探討金融創新同時，本土金融業者若能隨國土民情的改變，更精確地瞭解不同背景客戶的生活需求，才能提供真正能創造美好生活體驗、能讓客戶心甘情願持續使用的金融產品與服務。

Ipsos Marketing 益普索行銷研究

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Shaping of Digital Financial Service Trend From The Needs of Taiwanese Consumers

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In response to the swift development of global FinTech trends, Taiwan Financial Supervisory Commission (FSC) released “FinTech Development Strategy White Paper” in May 2016. The white paper encompasses and analyses FinTech’s five major facets in global developmental trends and national situation, targeting financial services, innovative R&D, talent cultivation, risk management, and infrastructure, as the directions for future FinTech promotions in Taiwan. Within the five dimensions, practical application of “financial services” and “infrastructure” are closely related to the daily life of consumers. Through “infrastructure” technology, such as mobile communication, Cloud service, Big Data, and biometrics, and “financial services” applications,



including payment, insurance, financing, crowdfunding, and investment management, financial institutions will be able to provide innovative financial products and service for consumers.

“Mobile payment” is in leading position for development. Since PayPal started the third party payment revolution in 1998, then the launched of mobile credit card reader-mPOS at so small shops without credit card reader and deliverymen could apply credit card payment system in 2010, to digital wallet, contactless payment, and mobile shopping/payment Apps in recent years, consumers are becoming familiar with these applications. During the evolutionary process of this business module, domestic non-governmental organization has referenced foreign cases and implemented various services in line with the direction of relaxed government regulations before official development strategy published. Representative mobile payment types include: the early leader NFC mobile payment, and the most popularly used mobile payment platform. NFC uses smartphone sensor to make the payment; yet it has lower penetration due to the restrictions on usage (mobile phone should be NFC-enabled, NFC incompatible devices need to install SD card with NFC chip, or attach NFC sticker on top of SIM card; iPhone can even attach NFC-enabled case). Furthermore, for mobile payment platform, Pi mobile wallet is the most widely known service. After downloading Pi mobile wallet app, first enter credit card number, expiration date, and credit card type, then finish registration. When purchasing items in the store, user can simply open the app and click on payment, key in the amount, the app will display a pair of payment codes for seller to scan, then the payment completes after scanning. Another type of mobile payment

platform allows money transaction or shared payment between friends and family. For instance, LINE Pay is the payment service of messaging app LINE; other than entering credit card information to make the payment, user may link bank accounts and transfer money to LINE Pay account, then pay with the account balance. In addition, Apple Pay is expected to launch for iPhone users in Taiwan soon. These are the payment services which may result in cannibalization in the financial industry.

In short, the benefits of mobile payment are for user to eliminate the need to take out cash or cards, simplify the process to enter card info and verify the validity of transaction, and increase the speed of payment process. Although mobile payment technology has matured and developed practical business solutions, only 25% of Taiwanese consumers are using non-cash payments according to the statistics. Why are Taiwanese consumers reluctant to change their payment behaviors? Concerning the rise of new payment method was to solve the pain points consumers encountered during payment process, the cons of paying with cash and cards comparing to this innovative payment method is negligible. At this moment, nothing could be more natural than paying with cash or cards for Taiwanese consumers. Therefore, there is lack of motivation to drive consumers changing payment method thoroughly and immediately.

Take ATM for example, it is normal to see huge lines in front of ATM machines at major cities in Europe or some Asian countries, while the scene only occurs before Chinese New Year in Taiwan. Apart from ATM installation at bank's branch offices, Taiwan convenience stores density tops world thus almost everywhere have channels for money withdrawal. As a result, the possible pain point of "money withdrawal is time consuming" for consumers in other countries does not exist because of the high reachability of ATM in Taiwan.



Moreover, in terms of market environment, mature financial and card payment systems lower the necessity of mobile payment for Taiwanese consumers. Take Kenya, a country which barely relates to mobile payment, for instance, with low national per capita income, only 10% of the population owns a bank account that most Kenyan trade in cash; yet mobile payment has become very popular as budget mobile phone massively imported. According to the Wall Street Journal, roughly 30 million own mobile phones, which is 75% of the Kenyan population; over 20 million use mobile payment for deposit, payment, commercial intercourse, or even loan. The local mobile payment service is provided by communication company instead of financial institution. Safaricom, a mobile network operator, launched M-Pesa mobile payment service in 2007. M-Pesa was favored by the locals; the system handles transactions worth \$180 billion annually, approximately 43% of Kenya's GDP.

China is another market with mobile payment in widespread use. Many Chinese consumers adopt mobile payment for daily expenses, including taxi fee, water and electric bills, or shopping in the stores.

Based on the data released by China government, there were 3.58 billion mobile payment users nationwide in 2015, which was half of the internet population, with year-on-year growth rate of 67%. In fact, the development of card payment in China market was falling behind other Asian countries. Majority of people had little experience toward credit card payment, especially consumers in second and third tier cities; because of low card payment stickiness, and rapid popularization of budget smartphone, mobile payment won consumers' hearts once it was launched.

However, what differs Taiwan from these two markets is the high acceptance of a variety of card payments in retail channels. With credit card, debit card, Easycard...etc. in hand, consumers can make a payment at department stores, supermarkets, convenience stores, night market stands or take public transportations. Thus, there needs a greater incentive for Taiwanese to replace card payment with mobile payment.

Another main purpose for FinTech development is to provide a more convenient user experience, and using "biometrics" in the payment process is the best way to achieve the goal. It not only simplifies the process of information registration, but also increases the speed of identity verification. The most widely used biometrics on the market is fingerprint authentication. Withal, fingerprint is



easy to copy. Therefore, biometrics with higher security, such as, 3D face, iris and vein recognition, has become the focus of vigorous development for vendors. The advantages of vein recognition include vivo recognition, good recognizability, hard to copy, and not affect by aging nor high blood pressure. The technology has already been used as ATM withdrawal verification method in many banks worldwide. The market share of vein recognition ATM has exceeded 80% in Japan; Barclay has provided vein biometric authentication to identify customers since September 2014.

According to market research data, Taiwanese consumers are willing to use biometrics authentication. For ID verification in mobile payment services, 70% prefer fingerprint authentication during transaction, while 30% prefer traditional passcode. Taiwanese people agree on the advantages of biometrics, for its difficulty to copy and steal fingerprint, more convenient than enter passcode, as well as eliminate worry to forget passcode. Yet, biometrics authentication for banking industry in Taiwan is still at the early stage; only CTBC Bank has announced to adopt finger vein authentication solution for over a hundred ATMs this year. Nonetheless, even though biometrics authentication has several strong points, it still needs to solve the problems in how to collect and store customers' personal data, for instance, the bank needs to gain trust from customers to store fingerprints, iris patterns, and other personal data. There is still a long way to go in the short-term for financial industry if they want to fulfill consumers' needs and expectations.

The word FinTech explains literally that the application of “technology” has a tremendous role in this financial service revolution. Digitalized and non-cash transaction environment is a financial development trend that will not go backwards. However, there is an advertising slogan, “Technology always comes from human nature”. “People”, as known as consumers, matter the most to financial market. If consumers’ needs and expectations cannot be fulfilled, even the most advanced financial technology is seen as useless. Especially since the development of modern society is more diversified, the demand and preference for every customer segments have become divergent, and it is crucial to understand the thread of thoughts behind different customer



segments’ behaviors. For instance, as for LINE Pay, its unique shared payment feature for friends and family is a convenient tool for youngsters to separate checks after dining together; but for elderly people, they often stand their hands in turns without the need to separate checks, therefore, the applicability of this shared payment feature is relatively low and less appealing to them to continue using.

As a consequence, when probing with financial innovation, local financial industry should make changes as local customs change and precisely comprehend the living requirements for customers with different backgrounds, thenceforth to provide financial products and services that can truly create a pleasant life experience that customers are loyal to.

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