

新型態金融服務：行動支付

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因為行動裝置的盛行，世界正在變得越來越數位化，這對金融服務業的影響無疑比其他任何行業來的巨大。消費者使用網路、大規模使用螢幕和各種行動設備的情形，早已不可同日而語。

過去，PayPal 可以說是最廣為人知的「不太新的新人」。它簡單，易於使用，並已被廣泛採用。阿里巴巴 2013 年推出了一個智慧型手機 app 叫做「餘額寶」，本質上是網上購買貨幣基金，透過該服務，將資金投入利息更高的貨幣市場基金，使用者除了可獲取比銀行活期存款更高的利息外，也可隨時用於網購消費和轉賬。截至 2014 年七月，它有 1.49 億用戶和 920 億美金的資產，使其成為世界第四大貨幣市場基金。

目前台灣行動支付的發展及瓶頸

當前台灣行動支付架構，由財金公司規劃與聯合信用卡處理中心及台灣票據交換所合作，各金融機構透過 PSP TSM 平台作業，將所發行的金融卡、信用卡、轉帳卡、甚至與第三方支付業者合作的易付卡及付款帳戶，利用空中下載技術 (OTA, Over The Air) 上傳到手機，完成行動支付。

在台灣，銀行或郵局也已陸續提供行動支付服務，根據 MIC 資料顯示，已使用行動支付的消費者占整體消費者的 4.8%，而具備行動支付條件（聽過行動支付且自己的手機能使用）的未使用者有 11.7%，因此台灣行動支付現有市場加上潛在市場共有 16.5%，距離普及化仍有段不小的距離。

在行動支付的領域裡，業者積極地推出新的支付方式和 app，期望使消費者在使用金融服務上更為簡便，從零接觸或 NFC (近距離無線通訊)，到行動錢包 (Mobile Wallets)、對點支付 (Peer to peer payments) 以及文字簡訊 (SMS)。目前台灣消費者主要使用 QR Code 的行動支付方式，其次為 NFC。



若我們進一步思考在推行的過程中，**是否過於強調技術、服務項目而忽略了消費者實際的需求性及可以帶來的利益？為什麼信用卡、現金或支票仍作用得宜時，消費者需要選擇另外的支付方式？**

雖然在行動支付領域裡還有很大的發展空間，**但很大程度上是仍是由供應商端主導 (如: Apple Pay 或是 Google Pay)，而不是消費者端的需求帶動發展。**而在過去的幾年中，益普索為此進行在不同的國家進行相關研究，我們的目的是想要透過消費者的角度來尋找行動支付的利基點，如何讓消費者可以更頻繁和更廣泛的使用它，

針對不同型態的消費者對應不同的溝通方式，因此我們調查消費者對行動支付的想法及實際需求，找到以下結果：

影響消費者態度的不同面向

那麼，在消費者心中如何看待行動支付？我們發現有五個面向影響消費者態度：

- **疑慮及保守的程度**：行動支付究竟要在市場上發展到什麼程度，才能被消費者接受？消費者對於行動支付的安全性，又有多少疑慮？
- **對行動支付認識的程度**：消費者知道有哪些種類的行動支付是可用的（無論是個人對個人，移動商務或 NFC）？消費者對於這些服務的提供商有多少程度的了解？他們可以在哪裡實際使用？使用行動支付可以帶來什麼好處？
- **技術支援的程度**：消費者在整個支付過程中需要多少技術上的支持？
- **使用意願**：消費者有多願意使用行動支付，以及是否願意提供地理位置以收到回饋，例如獎勵或折扣？消費者會願意為了能用行動支付的功能，將手機升級嗎？
- **支付安全性**：我們知道安全性是消費者非常優先的考量，所以在消費者願意使用行動支付之前，我們必須了解，消費者對安全性的感知，對於行動支付在市場上的表現會多少程度的影響。

透過這五個面向，我們發現消費者可以分為四種：**自信**、**開放**、**謹慎**及**不感興趣**的消費者。



接下來，讓我們來看看各個類型中的典型消費者。

自信型消費者：不是已經在使用行動支付，就是已經打算要使用了。他們已經投入了，所以關鍵是要了解如何讓他們持續投入。他們知道自己在做什麼，當談到新技術，他們對行動支付相關的知識充滿信心。他們認為，行動支付可以幫助他們更好地管理自己的錢，他們願意升級到能夠使用非接觸式行動支付。

開放型消費者：在許多市場裡，這群人通常佔有一定的比例。而這群人是具有發展潛力的，發現我們越是向他們說明清楚時，就會有越多人願意嘗試這樣的支付方式。他們可以透過行動支付來妥善管理現金流量，並追蹤自己有參與的顧客獎勵方案。他們可能不是那麼清楚在何處可以使用行動支付，或者是誰提供了這些服務。對他們來說，安全性不會是最大的問題，而設定手機對他們來說也不需要很多的精力。

謹慎型消費者：對於謹慎的消費者來說，可能還需要一段時間，才能讓他們接受行動支付。他們不知道誰提供這個服務、在哪裡可以使用它，也不知道行動支付是如何運作的。他們不相信使用行動支付能帶來的好處。此外他們認為，在手機上設定行動支付會花費太多的精力。他們真的需要技術支援、以及保證這些支付是安全的。行動支付還需要發展得更成熟，這群謹慎的消費者才會願意開始使用。

不感興趣型消費者：這群消費者是知道行動支付的，但選擇不進入。他們對於使用手機進行支付不感興趣。

他們認為他們知道誰提供這樣的服務，或在哪裡可以用這種方式支付，但他們不打算使用它們。技術支援、安全性和設定行動支付都不是問題。他們沒有在等待任何人來讓他們開始使用行動支付，而是自己選擇不去使用。

目標消費群輪廓特徵

另外我們結合人口統計資料及上述分類推測出不同消費族群可能之樣貌如下。

一個典型**自信型**消費者很可能有較高的收入，年齡小於 55，並受過大學教育。更重要的是他們使用社群媒體（如：Facebook）頻率相當高。

開放型消費者相對於其他類型，最有可能是年輕且受過大學教育的人。他們有在使用社群媒體，只是頻率不如**自信型**消費者。

謹慎型和**不感興趣型**消費者則年紀較大。為了觸及**謹慎型**消費者，我們需要考慮使用廣播 - 他們幾乎每天收聽廣播。這是對他們教育、宣傳有關行動支付的資訊，吸引他們開始使用的一種方式。

推行方針

那麼，我們需要做哪些事情，來鼓勵消費者使用行動支付呢？



優先採取的行動 (Priorities)

首先，重點是要先決定你，也就是供應商，針對不同類型的消費者，要優先採取哪些行動。

對於**自信型**消費者，他們可能已經在使用行動支付，這意味著你要如何使這些消費者，在不同的場合使用、用得更加頻繁；或者是透過新產品及服務，讓他們保持一定的興趣。

對**開放型**消費者與**謹慎型**消費者，重點則是鼓勵嘗試，確保他們的使用經驗是容易的、順利的，然後再想辦法增加使用頻率。

不感興趣型消費者在短期內則不太可能改變。當然，市場區隔會隨時間及市場的動態變化，但**不感興趣型**消費者可能會是最難改變的一群。

溝通 (Communicate)

當目標族群優先順序已經決定好時，下一步則是做適當的溝通。根據消費者的使用情形，來做溝通是根本的一環。

1. 對於許多消費者，甚至自信型的消費者，仍然存在一個知識的落差，使他們需要了解更多。例如，想知道如何更好地管理自己的錢；有時候並不總是關於錢，而是對科技想有更多的了解。
2. 告訴消費者行動支付能帶來的好處、使用有多容易，以及別人是怎麼使用它。別人如何使用行動支付，對謹慎型消費者來說是很重要的資訊，而溝通可以做到充分的示範。

社群化 (Socialize)

3. 第三則是社群化付款。當我們在行為經濟學和行為轉變理論，我們看到人會因為他們認為「人們喜歡如此」而跟著做。這對身處支付設施已穩定發展的環境中的謹慎型消費者，更是極其重要。當我們談論社群化行動支付，這不僅僅是關於使用 Twitter 或其他社群媒體，這是關於我們如何使行動支付在消費者心理是「更加成熟」。也就是說，要使行動支付每天都被使用，逐漸形成習慣和主流。因此，示範的功用是非常重要的。

支援 (Support)

再來則是支援。從市場區隔研究中可以看出，即使是自信型消費者也需要供應商的支援。這是「如何做」的問題，而「如何做」必須要夠容易。需要有整個產業都在支援消費者的感覺。

了解 (Understand)

最後的一件事情是了解消費者。身為研究人員及行銷人員，我們一定知道了解消費者和零售商的意見，以了解他們的需求、動機和使用上的障礙，從而傳達訊息和定位產品，有多麼的重要。

而未來我們可以對台灣消費者再做進一步了解後，如需求性高的消費品類、還有哪些疑慮或可應用範疇等，在擬訂適當的推行方針及消費者溝通策略。

Ipsos Loyalty 益普索忠誠度研究

Ipsos是全球頂尖的專業市場調查研究機構，在挖掘顧客經驗，執行顧客滿意度與忠誠度調查，我們具有創新的思維與先進的科技。在世界各地八十多個國家，有一千一百多個專家，每年產值超過三億兩千五百萬美金。我們是世界頂尖企業執行長最值得信賴的企業諮詢師，有熟悉各產業的專家協助測量、模擬和管理顧客與員工關係。

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New Finical Service: Mobile Pay

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The world is becoming increasingly digital. And this is arguably impacting the financial services sector more than any other industry. Consumer adoption of the internet and mass adoption of screens and mobile devices of all kinds has been a catalyst for change, and we are now seeing incredible innovation when it comes to mobile money.

PayPal is arguably the most widely known not-so-new-kid on the block. It's simple, easy to use and has been widely adopted. And then there is Alibaba. In 2013, Alibaba launched a smartphone app called Yuebao and with it, people can in seconds swipe money from, say, their state bank checking account into a money market fund paying a much higher level of interest. As of July 2014, it had 149 million users and U.S. \$92 billion in assets making it the fourth largest money-market fund in the world.

Current Development and Bottleneck in Taiwan

As for the current structure of mobile payments in Taiwan, finance corporations cooperate with National Credit Card Center and Taiwan Clearing House. Through PSP TSM platform, financial institutions can apply OTA (Over The Air) to allow users to download the ATM card, credit card, debit card, and even the prepaid card or account of a third-party payment corporation onto automobiles, to complete the mobile payments.

Banks and post offices in Taiwan have also provided mobile payments services. According to a MIC study, consumers already using mobile payments accounted for 4.8% of total consumers. At the meantime, non-users who were aware of mobile payments were 11.7%. Therefore the potential market of mobile payments in Taiwan was only 16.5%, still quite distant from popularization.



In the world of mobile payments the industry has been launching new ways to pay and new apps to make it simpler – from contactless or NFC, mobile wallets and peer-to-peer payments and SMS/text messaging. But has there been too much emphasis on the technology and not on the benefit or need? Why do

consumers need yet another way of making a payment when credit cards, cash or checks work just as well?

While there has been a lot of development in the mobile payments space, this has largely been **supplier led** rather than **consumer need driven** (E.g. Apple Pay or Google Pay). Over the last few years, Ipsos has conducted research to look at it from the consumers' perspective. In 2012 we conducted a detailed study in five countries which resulted in a segmentation based on consumer attitudes. In June last year we updated this segmentation among consumers who are mobile device users in 24 countries. Our aim was to understand what consumers think and feel about mobile payments and what they need from providers. Ultimately, as with the success with any payment mechanism, the aim is to get consumers to use it, and to use it more often and for a wider variety of purchase occasions.

Dimensions for Consumers

So, what are the dimensions in the consumers' minds? We found five factors which influence consumer attitudes:

- **The degree of skepticism:** To what degree do mobile payments need to be established in the market for consumers to adopt and how much do consumers doubt the security of mobile payments?
- **The level of understanding & awareness:** Do consumers know what payments are available (whether it's person-to-person, m-commerce or NFC)? To what extent are consumers aware who provides these services and where they can actually use the payments? And what are the benefits?
- **The need for technical support:** How much support do consumers need – not just in terms of technology, but also in how they actually make the payments?
- **Willingness & intentions:** To what extent are consumers willing to use mobile payments and to provide geo-location to receive benefits in return, for example rewards or discounts? Will they upgrade their phones to be able to pay?
- **Payment security:** We know security is high on the priority list for consumers, so how important is the perception of security before people will use mobile payments?

When we looked at these five dimensions, we saw four discernible segments of consumers:



Let's take a look at the typical consumer in each segment.

The **Confident** are people who are already at the point of wanting to use, if not already using, mobile payments. They are already engaged, so the key is to understand how to keep them engaged. They know what they are doing when it comes to new technology and are confident with their knowledge about mobile payments. They feel that mobile payments could help them better manage their money, and they are willing to upgrade to be able to use contactless mobile payments.

There is a large **Open** segment in many markets, and this is truly the segment of opportunity.

There are nascent users here and the more we tap into them the broader the adoption of mobile payments will be. They would like to use mobile phones for payments to help manage money better and help keep track of loyalty schemes. They aren't as informed on where they can



make mobile payments or who provides these services. Security isn't the biggest issue and they don't think setting up mobile will take much effort.

It's going to be some time before **Cautious** consumers adopt mobile payments. They don't know who will provide them with mobile payments, where they can use them and how these payments work. They are not convinced about the benefits of using mobile payments. They think that setting up mobile payments on their phone will be too much of an effort. They would really need technical support and the assurance that such payments are secure. Mobile payments ultimately need to be more established before they'll use them.

The **Disengaged** feel reasonably informed, but they are consumers who actively choose not to be involved. They are not particularly interested in using their mobile phone for payments. They think they know who offers such services or where they can pay in this way, but they don't expect to use them. They are less concerned about technical support, security and the effort involved in setting up mobile payments. It's not the case that they are waiting for everyone else to use mobile payments.

Reaching your Consumers

Knowing how the population segments in a market is useful, but it's also useful to understand how to reach them to encourage adoption. Using the data we had we conducted an analysis to understand what

each of these segments most likely to do and what they are most likely to be. It's important to note that what we're saying here does not exclude consumers of other characteristics.

A typical **Confident** consumer is likely to have a higher income, be aged less than 55 and have been university-educated. More importantly, Confident consumers are more likely to Tweet every day.

An **Open** consumer is most likely to be younger relative to other segments and be university educated. They are also engaged in social media and Tweeting weekly.

The **Cautious** and **Disengaged** consumer is older. To reach the Cautious consumer, we need to think about using the Radio – with almost daily radio listening. This is one way to educate, inform and spread the word about mobile payments to get the Cautious on board.

Encourage Usage



What does our analysis tell us is needed to encourage usage of mobile payments?

It is important to **prioritize** what you as providers want to do **for each segment**. For the **Confident**, who may well be using mobile payments already, this means how you get these consumers to use mobile payments for different occasions and more often. It may well be about keeping them interested through new products and services that keep them engaged. For the **Open** and **Cautious**, it's about encouraging trial, ensuring that the experience is easy and pain-free, and then increasing the frequency of usage. The **Disengaged** will not likely change in the short to medium term. Sure, the segments will be dynamic over time but it's likely that the Disengaged will change the least.

When priorities have been established, create appropriate **communications**. Communication is fundamental in our view through usage scenarios.

1. There's a knowledge gap for many and even the Confident need to know more. For example, to know how to manage their money better; they may be knowledgeable about technology but maybe not always in money matters.
2. Show people the benefits, how easy it is, how other people are using it. The Cautious need to see others using mobile payments to make it relevant to them and communications can be great in demonstrating this.

This leads to the third point about Socializing payments. When we look at behavioural economics or behavioural change theory, we see that people will do things when they think that 'people like them' are doing it. And this is of vital importance for the Cautious group, prevalent in markets with a longstanding, well developed payments infrastructure. When we talk about socializing mobile payments, it's not just about using Twitter or other social media. It's about how we create the conditions for mobile payments to be seen as "more established" in consumer psyche. It's about making mobile payments day to day, habit forming and mainstream. So demonstrating usage as the norm is important.

Support – We saw from our segmentation that even the Confident need support. It's the "How" that matters; and the "How" needs to be easy. There needs to be the feeling that the whole industry supports the consumer.

And finally, **Understand** – as researchers and marketers, we know how important it is to listen to consumers and retailers in order to better understand needs, motivations and barriers to adoption to really know how to create messaging and positioning.

By following these tactics, companies will be well on their way to engaging and delivering on the needs of consumers across the globe.

Ipsos Loyalty

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For further information contact your local Ipsos office, details at:

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