



THE FUTURE OF COMMERCE

Consumer Payment Attitudes Study 2020

未來商務: 消費者支付調查 2020

VISA

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01

INTRODUCTION

簡介

As digital commerce gains traction in Taiwan, cashless payments become more ubiquitous in our everyday life. We have seen the emergence of challenger banks and fintechs, more innovation from incumbents, and advancement into open data. This is a perfect storm of innovation.

What exactly do consumers think about recent developments in mobile wallets, open banking, virtual banks, and open-loop payments in transit to name a few?

Given the plethora of options, how much do we know about consumers' preferences and perceptions of digital payments? How can we best make sense of these accelerated changes?

The Consumer Payment Attitudes Study for Taiwan, Hong Kong as well as Macau aims to address key aspects of the questions above. The inaugural annual study surveyed 1,250 consumers in the three markets to better understand consumer needs, expectations and aspirations when it comes to electronic payments and the digital transformation of commerce.

For example, as acceptance of cashless methods increases, and newer payment methods emerge, more consumers expect that they will use cashless methods more in the future. Hong Kong and Taiwan lead in this respect, with 71% and 59%. In Macau, the corresponding figure is only 26%.

All markets have been equally quick in adopting mobile wallets, with 85% of consumers in Hong Kong, 75% in Macau, and 65% in Taiwan having installed at least one mobile wallet. In Hong Kong and Taiwan, most mobile wallets are funded by credit or debit cards at 59% and 64% respectively, but in Macau, mobile wallets are still funded mainly

through in-store or bank account top-up.

Most consumers too in Hong Kong and Taiwan are aware of virtual banks. Among the three markets, Taiwan leads in term of the most interest (62%) in signing up to the service, compared to Hong Kong at 51%. In Taiwan, one in five also said they would definitely open an account, compared to one in ten in Hong Kong.

The future of commerce and banking will be intimately tied to how we can support Visa's clients and partners to deliver seamless experiences that will satisfy the demands of the digitally-engaged consumers. We need to be able to make payments anytime, anywhere, on any device or form factor, both seamlessly and securely – in order to transform and improve the consumer experience in the digitally connected world.

We hope this report will serve as a guide to the evolving payment needs of consumers in Taiwan, Hong Kong and Macau as the industry embraces the future of commerce.

隨著台灣的電子商務日趨普及，無現金支付於日常生活中變得不可或缺；純網銀和金融科技崛起、傳統銀行進行科技革新、以及對開放資料監管的推動，這一切將掀起新一波的金融創新。

然而消費者對電子錢包、開放銀行、純網銀以及使用開放式支付工具乘坐交通等一切有何看法？

五花八門的電子支付方式中，我們對消費者的支付喜好和看法又有多少了解？又該如何應對這些急遽的變化？

於台灣、香港和澳門進行的消費者支付調查旨在回應上述問題。這項首次進行的年度調查訪問了三個市場共1,250名消費者，深入剖析民眾對電子支付及商務數位轉型的需求、期望和意願。

例如，隨著無現金支付接受程度提升及創新支付方式湧現，更多消費者期待未來能多加使用無現金支付方式。香港和台灣於這方面領先，各佔71%及59%，澳門則只有26%。

電子錢包於三大市場同樣普及，至少擁有一個電子錢包的消費者，在香港有85%，澳門為75%，而台灣則有65%。香港和台灣的民眾主要透過信用卡或簽帳金融卡充值電子錢包（分別佔59%和64%）。澳門則主要透過店內或銀行帳戶直接充值。

香港和台灣消費者大都認識純網銀。三個市場中，台灣有達62%的受訪者表示對純網銀感興趣並且會使用純網銀服務，香港則為51%。在台灣，五分之一的受訪者表示一定會開設純網銀帳戶，香港則只有十分之一。

商業和銀行業的未來發展取決於Visa如何支持合作夥伴為其客戶提供流暢的支付體驗，以滿足民眾對數位支付的需求。為了提升及優化現今數位世代的消費需求，我們必須為消費者量身打造，能隨時隨地於任何設備及裝置上進行，安全無縫的支付體驗。

希望本次調查能為日趨數位化的台灣、香港及澳門提供指導方針，幫助業界做好萬全的準備，共同迎接未來的商務發展。



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January 2020



02

METHODOLOGY

調查方式

The methodology for this study was quantitative, with data collection in early May 2019.

For Hong Kong SAR (hereafter to be referred to as 'Hong Kong') and Taiwan, the surveys were done using online access panels. In Macau SAR (hereafter to be referred to as 'Macau'), interviews were conducted face-to-face, via street intercepts.

Target group: General population aged 18-65 years, with quotas set to ensure a representative sample.

The sampling error for these sample sizes is +/- 4.3% for Hong Kong and Taiwan and +/-6.2% for Macau, at 95% confidence.

City	Sample size
Hong Kong	500
Taiwan	500
Macau	250
Total	1,250

City	受訪人數
香港	500
台灣	500
澳門	250
總數	1,250

本項調查於2019年5月上旬透過量化資料收集進行。

香港特別行政區(下稱「香港」)及台灣的訪問是以線上訪問進行。澳門特別行政區(下稱「澳門」)則透過街頭訪問。

受訪對象:年齡介於18-65歲的一般民眾,並於各年齡層設置配額以確保數據代表性。

香港及台灣的樣本誤差值為+/-4.3%,澳門則為+/-6.2%。所有樣本可信度為95%。



03

HOW WE PAY - SEVERAL DIGITAL PAYMENT METHODS ARE WELL ESTABLISHED IN THESE MARKETS

我們如何支付—電子支付方式已於此三大市場完善建立

The three markets in this study are relatively mature economies. Though geographically and historically close, when it comes to payment methods, preferences vary. The study finds that digital payment attitudes and behaviours reflect and adapt to local market and societal conditions.

When it comes to payments, Hong Kong and Taiwan are more digitally inclined than Macau, with Hong Kong showing higher usage of most non-cash payment methods than Taiwan. (Figure 1.1)

Contactless cards have high levels of usage in both Hong Kong (61%) and Taiwan (49%). Mobile contactless payments are almost as popular in both these markets. In Macau too, mobile contactless payments are relatively popular (22%), though a distinct step behind Hong Kong and Taiwan.

這三個市場都具備成熟的經濟體系，雖地理位置和歷史背景皆相近，但支付偏好卻不大相同。調查發現，電子支付的使用態度和行為反映了市場採用與社會樣貌的情況。

香港及台灣的數位支付生態系統較澳門完善。香港使用無現金支付較台灣普及。(圖1.1)

香港及台灣感應式卡片使用率皆很高，分別佔了61%及49%，手機感應式支付在這兩個市場同樣普及。澳門也有一定程度的使用率(22%)，但相對落後於香港及台灣。

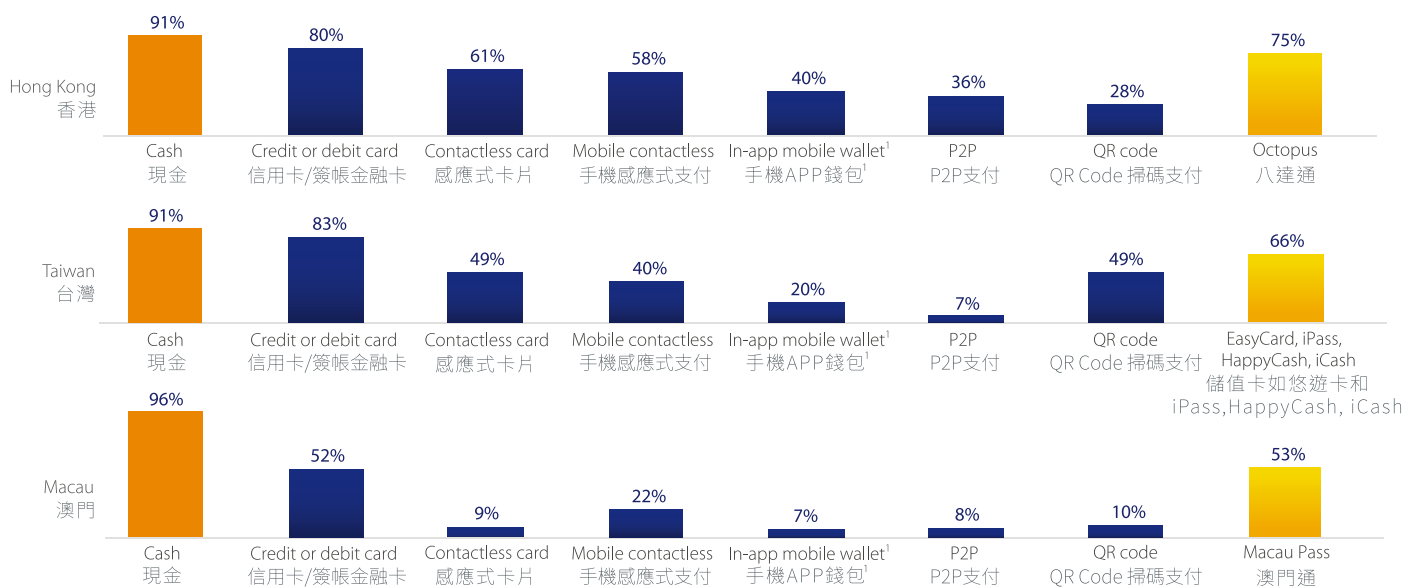


Figure 1.1 Payment methods used
圖 1.1 支付方式

In-app mobile wallets are used by 40% of Hong Kong adults and half as many in Taiwan, but only 7% in Macau.

Peer-to-peer (P2P) payments are used by a third in Hong Kong, but by less than a tenth of adults in Taiwan and Macau.

QR code payments is the only modern payment method which has higher levels of usage in Taiwan than in Hong Kong with half of the respondents in Taiwan saying they use it compared to 28% in Hong Kong.

香港手機應用程式(App)內建電子錢包使用率為40%，台灣為香港的一半，但澳門只有7%。

香港有三分之一受訪者使用個人對個人(P2P)支付方式，但台灣和澳門兩地只有不到十分之一。

QR Code 掃碼支付是台灣特別高於香港的支付方式，近一半的受訪者表示有使用 QR Code 掃碼支付，香港則只有28%。

Cashless methods are preferred in Hong Kong and Taiwan

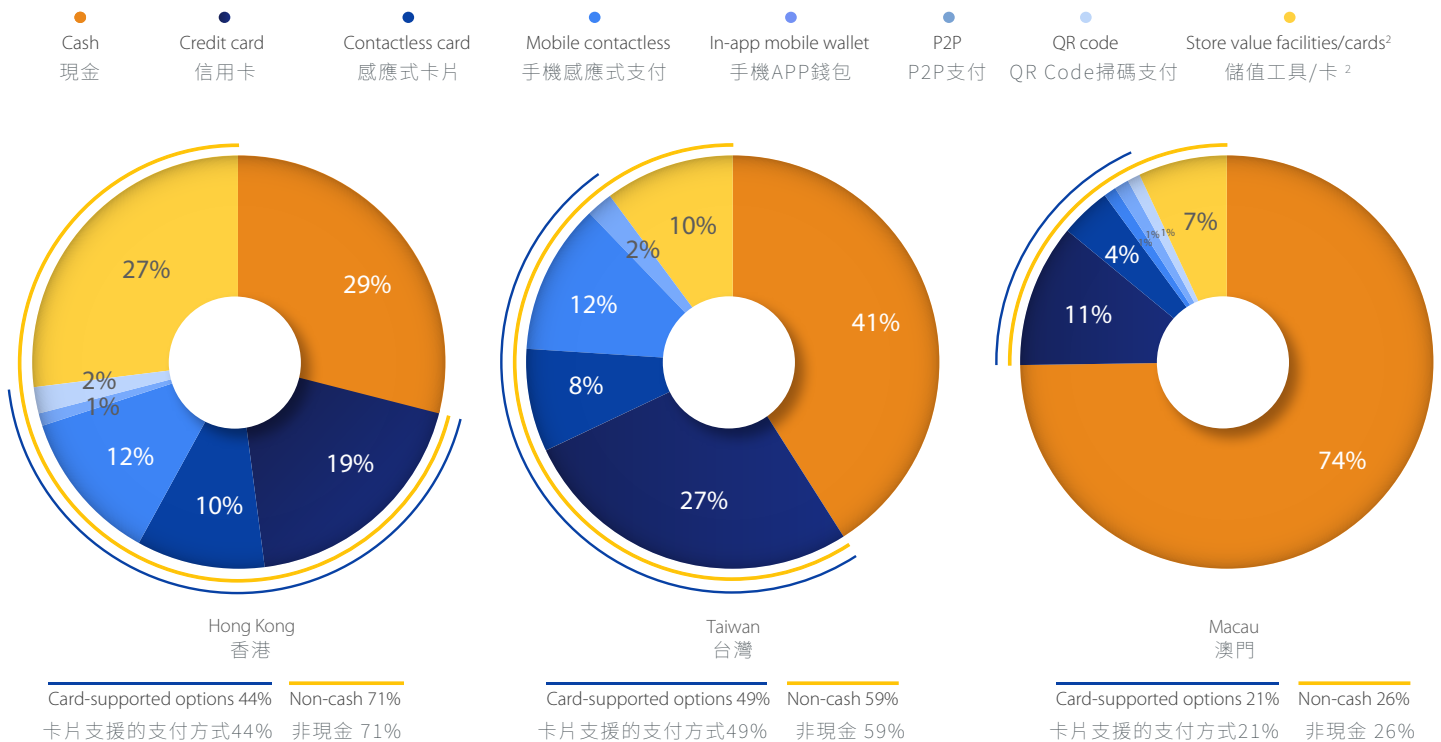
The hierarchy of development of the three markets is also apparent when looking at preferences of payment methods. (Figure 1.2)

Cash remains the most popular method of payment for 74% of Macau residents. The situation in Hong Kong is the reverse, with 71% preferring non-cash methods. Taiwan is closer to Hong Kong with 59% preferring non-cash methods.

香港和台灣偏好無現金支付

從付款偏好可見三個市場的發展具明顯差別。(圖1.2)

74%的澳門受訪者仍傾向於使用現金，反之，香港則有71%的受訪者使用無現金支付。台灣與香港情況相近，59%的受訪者傾向於使用無現金支付。



► Figure 1.2 Payment methods preferred
圖 1.2 支付方式偏好

²Store value facilities/cards in the three markets include Octopus (Hong Kong), Macau Pass (Macau), and EasyCard/iPass (Taiwan)
於三個市場的儲值工具/卡包括八達通(香港)，澳門通(澳門)和悠遊卡/iPass(台灣)

Hong Kong

Of the specific card-related payment methods, 19% prefer cards, 10% mention contactless cards and 12% mobile contactless payments as their most preferred options, totalling 41%. Octopus has 27% preference, marginally behind cash.



Taiwan

Preference for cash is higher in Taiwan (41%) than in Hong Kong. The preference for contactless cards (8%) and mobile contactless payments (12%) is very similar to Hong Kong, but there is a stronger preference for traditional (noncontactless) cards.

Macau

As noted earlier, Macau remains a cash-led market with 74% saying it is their most preferred method. Credit and debit cards (11%) and Macau Pass (7%) are the other payment methods mentioned.

香港

卡片支付方式中，19%受訪者傾向使用實體卡。10%提及感應式卡片，12%為手機感應式付款，總計41%偏好使用卡片付款方式。另27%偏好使用八達通，僅次於現金。

台灣

台灣偏好使用現金支付比例為41%，較香港為高。感應式卡片支付(8%)和手機感應式支付(12%)偏好率則與香港非常接近。台灣受訪者對傳統實體卡片(非感應式)的偏好則較香港高。

澳門

如先前所述，澳門民眾主要使用現金，74%的受訪者最常使用現金作為支付方式，其他偏好使用的支付方式依序為：信用卡和簽帳金融卡(11%)及澳門通(7%)。



Perceptions of payment Methods

Credit cards, contactless cards and mobile contactless payments are ranked high on most of the aspects asked about. (Figure 1.3)

Credit cards take the top spot for ease of receiving rewards and offers and is only behind cash for being safe, for privacy being safeguarded and for being widely accepted.

In-store mobile contactless payments is ranked second after contactless cards for being quick and effective and ranked third for being able to get rewards and offers easily. Contactless cards and mobile contactless payments follow close behind.

Contactless cards and mobile contactless payments have an edge for being quick and effective, coming first and second respectively.



支付方式認知

信用卡、感應式卡片和手機感應式付款於不同訪問段落中，都獲得較高排名。(圖1.3)

信用卡於「輕鬆獲得獎勵和優惠」方面排名第一，而在「安全及隱私得到保障」和「廣泛被接受」的排名則僅次於現金。

實體店面使用手機感應式支付在「速度和效率」方面排名第二，僅次於第一名的感應式卡片支付。另手機感應式支付在「輕鬆獲得獎勵和優惠」方面排名第三。感應式卡片支付和手機感應式支付緊隨其後。

感應式卡片支付和手機感應式支付在「速度和效率」方面具有優勢，分別排名第一和第二。

	 Cash 現金	 Credit card 信用卡	 Contactless card 感應式卡片	 Mobile contactless (in store) 手機感應式支付 (店內)	 In-app mobile (card on file) 手機APP錢包 (綁卡)	 In-app mobile (prepaid wallet) 手機APP錢包 (預付)	 QR payment QR Code 掃碼支付
Safe method of payment 安全的支付方式	1 (76%)	2 (40%)	3 (30%)	4 (24%)	6 (18%)	7 (16%)	5 (19%)
Can trust, privacy will not be compromised 隱私得到保障	1 (80%)	2 (21%)	3 (16%)	4 (14%)	6 (9%)	7 (8%)	5 (11%)
Widely accepted 廣泛被接受	1 (65%)	2 (50%)	3 (35%)	4 (29%)	5 (24%)	6 (20%)	7 (15%)
Quick and effective 快速和有效率	4 (39%)	3 (39%)	1 (49%)	2 (43%)	5 (35%)	6 (31%)	7 (29%)
Can receive and redeem rewards and offers easily 輕鬆獲得獎勵和優惠	7 (17%)	1 (60%)	2 (40%)	3 (35%)	4 (34%)	5 (28%)	6 (21%)

► Figure 1.3 Ranking of payment methods
圖 1.3 支付方式排名

Payment method decision is driven by the value of the transaction

The decision of which payment method to use is driven by the value of the transaction and this is truer for Hong Kong and Taiwan than Macau. (Figure 1.4)

In all markets, people tend to use cash for smaller transactions. The tipping point at which the majority of people opt to use non-cash methods is HKD 100, NTD 400 and MOP 200 respectively. This tipping point in Macau is twice the corresponding tipping points of the other two markets. (Figure 1.5)

交易金額決定支付方式

與澳門相比，香港和台灣的交易金額情況更為顯著。 (圖1.4)

三個市場中，民眾傾向使用現金進行小額交易。大多數人於消費超過港幣100元、新台幣400元或澳門幣200元時改用無現金方式。澳門的支付方式的轉折金額是其餘兩個市場的兩倍。(圖1.5)

% who decide payment method based on value
支付方式取決於交易價值的%

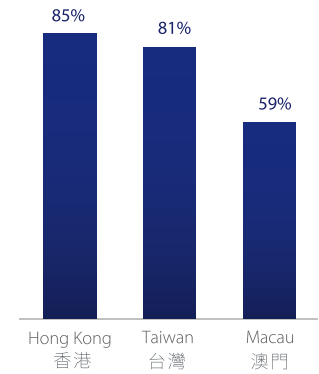


Figure 1.4 Whether decide payment method based on value
圖1.4 以交易價值決定支付方式

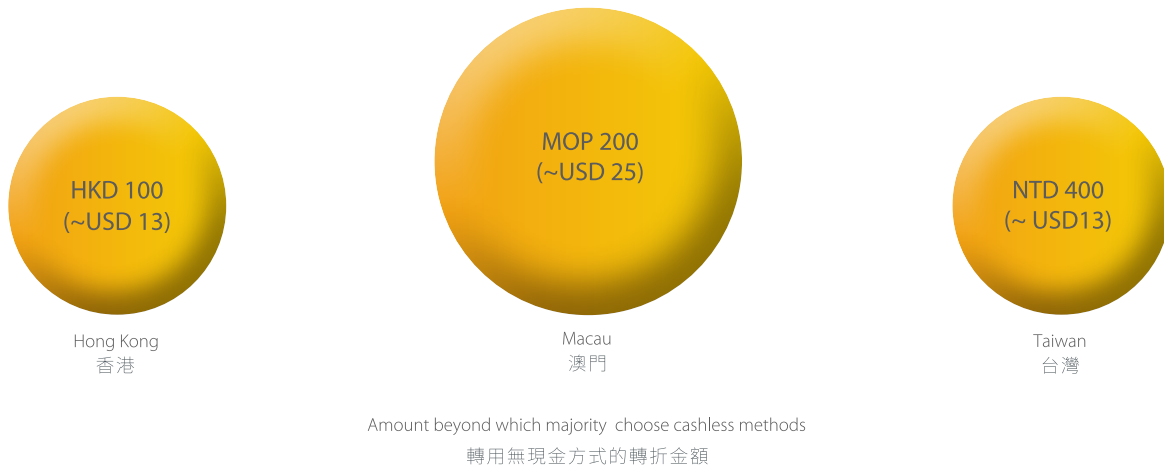


Figure 1.5 Whether decide payment method based on value
圖1.5 以交易價值決定支付方式



Cashless is king: Growing preferences for digital payments

Though digital payments are increasingly more popular and widely accepted, cash is still preferred for small transactions as it is seen as quicker (65%). Consumers' frequent use of cash though is not always positive: They use cash so they can get rid of small change (45%), and to break up larger currency notes (33%). The combined reasons highlight the extent consumers have to go to manage the cash they carry, which can be a reason for why they have less cash in their wallets.

In both Hong Kong and Taiwan, two in five consumers say that they carry less cash compared to two years ago. This is twice as many as those who say they carry more cash. (Figure 1.6)

The motivations for going cashless are that people do not have to carry as much cash with them anymore (61%). Digital payment is also seen as more convenient (45%) and easier to keep track of (33%) and safer for larger transactions (31%).

Rewards and cash-back offers are another strong incentive to use cashless methods with two thirds of Hong Kong and Taiwan residents and half of Macau residents who express a preference for cashless methods stating it as a reason.

That said, the picture in Macau is almost diametrically opposite – 36% say they carry more cash while 20% carry less cash than two years ago.

The increased use of contactless payments and cards is a key reason for the reduced use of cash. ATMs being ubiquitous nowadays is also a contributor, since cash is easily accessible when needed; consequently, there is less of a need to carry as much cash.



無現金為王： 電子支付日趨普及

儘管電子支付越來越受民眾歡迎並被廣泛使用，現金仍是小額交易首選。眾多受訪者表示使用現金能較快完成小額交易（65%），消費者頻繁使用現金的原因也不全然正面：使用現金能花掉零錢（45%）及找開大面額的紙鈔（33%）。綜合種種因素，民眾需花時管理現金，因此這可能是減少攜帶現金的原因。

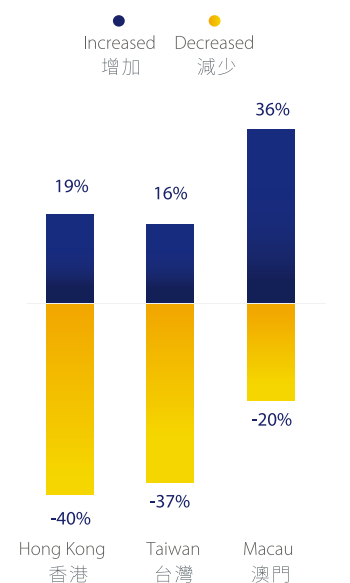
香港和台灣有五分之二的受訪者表示攜帶的現金量較兩年前少，該人數為攜帶更多現金的兩倍。（圖1.6）

使用無現金支付的主因為不想攜帶過多現金（61%）、電子支付較為方便（45%）、易於追蹤（33%）及大面額交易較現金安全（31%）。

獎勵和現金回饋也成為促使三分之二的香港與台灣民眾，以及一半的澳門民眾，使用無現金支付的強烈動機。

澳門情況與其他兩個市場相反，36%的受訪者表示較兩年前攜帶更多現金，只有 20%減少攜帶現金。

感應式支付和信用卡使用的增加是減少使用現金的主因。另外，隨處可及的提款機讓消費者需要時可隨時提領現金，因此無須攜帶太多現金。



► Figure 1.6 Change in amount of cash in wallet in the past 2 years

圖 1.6 相比2年前所攜帶的現金量

People expect their use of cashless payments to continue increasing

As acceptance of cashless methods increases, and newer payment methods emerge, more consumers expect that they will use cashless methods more in the future. Once again, Hong Kong and Taiwan lead in this respect, with 40% and 45% respectively saying so. In Macau, the corresponding figure is only 26%. (Figure 1.7)

This increase in the use of cashless methods is driven by more acceptance points and faster transaction time. Consumers require less effort to pay digitally, resulting in more frequent use.

With more consumers carrying less cash, it is not surprising that over half the respondents in Hong Kong and Taiwan have attempted to go completely cashless at some point. Interestingly, despite the clear preference for cash seen earlier, 45% of consumers in Macau too have tried managing without cash, only a little lower than the proportion in the former two markets. (Figure 1.8)

However, there is a difference in the success rates. Most of those who tried to go cashless in Hong Kong and Taiwan managed to do so for at least a few days and a third in each market say they lasted a week or longer.

Macanese's greater reliance on cash is evident in their lower success levels; 44% could only manage a day without cash and at the other end of the spectrum, only a fifth survived a week or more. (Figure 1.9)

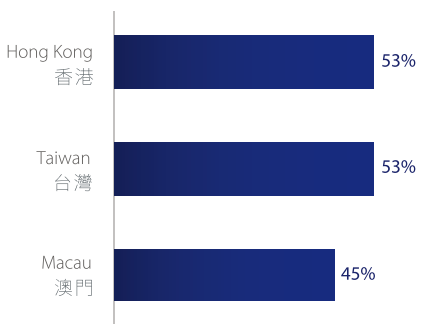


Figure 1.8 Tried going cashless
圖1.8 曾經嘗試無現金生活

消費者將更頻繁地使用無現金支付

隨著無現金支付的使用程度提升和支付方式日新月異，更多消費者期望未來能多加使用無現金付款。香港和台灣於這方面再次領先，分別有40%和45%的受訪者表示將會多加使用無現金支付，澳門則只有26%。(圖1.7)

可接受無現金支付的店家增加，且交易時間更快速，促使無現金支付使用率的提升。消費者可更輕鬆地進行數位支付，導致無現金支付更加頻繁。

隨著更多消費者減少攜帶現金，香港和台灣超過一半的受訪者表示曾經嘗試完全不帶現金。有趣的是，現金為主導的澳門也有45%嘗試過無現金生活，緊跟著另外兩個市場。(圖1.8)

可是，無現金生活成功與否則存在差異。於香港和台灣，只有三分之一的受訪者持續了一周或更長時間的無現金生活，其餘只能維持數天。

澳門無現金生活成功率相對較低，44%的受訪者只能維持一天。另只有五分之一能維持一周或更長時間。由此可見，澳門對現金的依賴明顯較另外兩個市場高。(圖1.9)

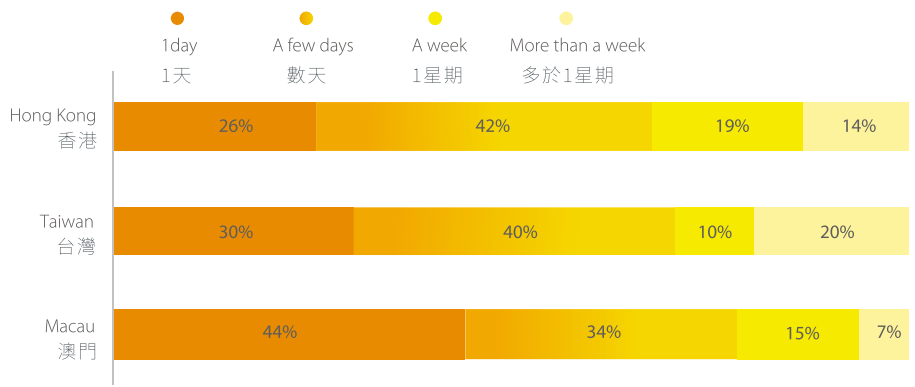


Figure 1.9 Duration of cashless life
圖1.9 無現金生活時長

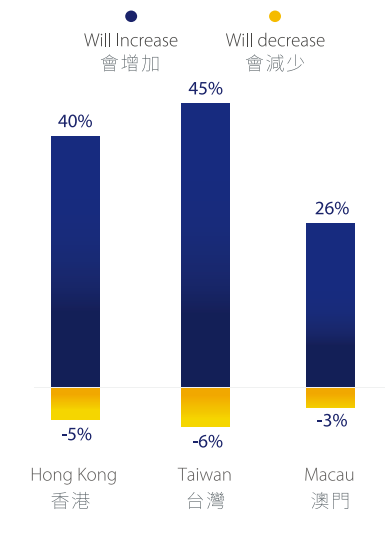


Figure 1.7 Expected change in use of cashless payments in the next 12 months
圖1.7 未來12個月轉用非現金方式支付的預測

Expectation on how long can last without cash

Consumers were also asked a hypothetical question on how long they thought they could cope if they didn't have any cash on them but had their other means of payment such as credit and debit cards or mobile payments. Eight in ten consumers in Hong Kong and Taiwan are confident of managing without cash for a full day and six in ten expect they could get by for three days with only cashless payment methods.

Much fewer Macau residents (65%) say they can last a day and only four in ten are confident of lasting three days without cash, further confirming their greater reliance on cash.

Expectation of a cashless Society

In all three markets, more than half the consumers believe that a cashless society will be possible in their markets within seven years, with approximately a fifth in each market saying it could happen in 3 years. (Figure 1.10)

As a comparison, the same study conducted in Singapore³ in 2018 showed 70% saying a cashless society was possible there within seven years.

The top benefits that people see of a cashless society are the convenience of not having to carry change or wait for change, a more efficient society overall, the ability to track financial records easily and greater security. In addition, some less obvious benefits are mentioned – a more environmentally friendly and financially inclusive society.

期待可以持續無現金生活多久

當消費者被問到如身上沒有現金但可以使用其他支付方式時(例如信用卡、簽帳金融卡或手機付款)，他們認為無現金生活可以持續多長?在香港和台灣，八成的受訪者表示有信心可應付一整天，另六成預期可維持三天。

相較之下，澳門只有65%的受訪者表示能持續無現金生活一整天，以及只有四成表示能維持三天。此情況更進一步印證澳門對現金的依賴。

對無現金社會的期望

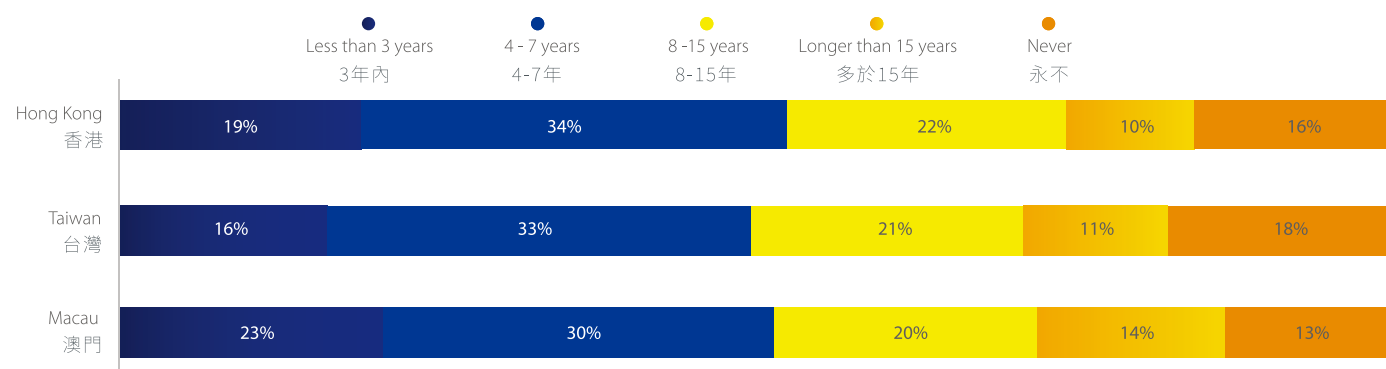
三個市場之中，一半以上的消費者認為無現金社會能於七年內實現，約五分之一則認為三年內能實現。(圖1.10)

與2018年於新加坡³進行相同調查相比，70%的受訪者認為七年內能實現無現金社會。

消費者認為無現金社會的最大的好處為無需攜帶零錢或等候找零、提升社會整體效率、輕鬆掌握個人財務狀況以及更高支付安全性。此外，使用無現金支付較環保，也能於社會中推廣普惠金融。

Top benefits of a cashless society: not having to carry change, a more efficient society, ability to track financial records easily, and greater security.

消費者認為無現金社會的最大的好處：無需攜帶零錢或等候找零、提升社會整體效率、輕鬆掌握個人財務狀況以及更高支付安全性。



► Figure 1.10 When will cashless society be possible
圖1.10 預期何時能實現無現金社會



Raising the bar of banking in the future of commerce

As the pace of innovation in fintech accelerates, Visa is reimagining what is possible.

Take virtual banking as an example. Since regulators in the three markets granted virtual banking licences this year – eight in Hong Kong, three in Taiwan, and two in Macau – we have seen faster development among incumbent banks in all three markets. This is good news for everyone – consumers, businesses and the economies. Together, the entire sector can deliver more value to customers, also bringing more underserved customers, such as small businesses and domestic helpers, into the formal financial system.

While big banks may outspend virtual banks in marketing and customer acquisition, new players have the distinct advantage of lower operational costs and the ability to deploy new capabilities at speed. Some of the virtual banks can also tap into the resources and expertise of their backers, many of whom are established tech giants and even incumbent financial institutions.

In order not to be out-innovated, everyone – all financial institutions, large and small, legacy and challenger – need to focus on serving their customers, not just in offering core products such as deposits, payments and investment; but also integrating them with data analytics to meet specific customer needs.

未來商務提升銀行服務標準

隨著金融科技創新步伐加速，Visa正重新擘劃各種可能。

以純網銀為例，今年香港、台灣及澳門的金融監管機構分別發出8張、3張及2張純網銀牌照，顯示銀行業在這些市場的發展步伐明顯加快，對於消費者、企業及整體經濟而言都是好消息。新加入的銀行將加快金融科技發展和創新，並帶給客戶更多解決方案與體驗，讓以往未能獲得傳統銀行服務的客戶受惠。

儘管大型銀行可在行銷和吸引新客戶方面投放更多資源，但純網銀具備較低營運成本，也有能快速推出新產品的優勢。部份純網銀的投資者為發展成熟的科技龍頭，甚至是大型金融機構，純網銀應善用這些股東的資源和專業知識，來完備其服務。

為了與時並進，金融機構不論規模大小、傳統或創新，必須專注為客戶提供最合適的服務。除了存款、付款和投資等主要產品，還需結合數據分析以滿足特定客戶之需求。



The famous saying attributed to Henry Ford goes: before the age of mass automobile, consumers would have asked for faster horses. Every consumer wants lower fees and higher interests. Here is where imagination can come into play. Imagine a customer traveling to Japan in the upcoming holiday. Perhaps, a month in advance, her bank will offer a selection of customized insurance policies based on the itinerary; a week ahead it will issue a new multicurrency pre-paid card both virtual and plastic; while helping her identify and book the must-go restaurants, and shortlist where she can buy that discontinued German-made rangefinder camera – even providing her with six-month instalments with competitive interest rate to boot.

In the not too distant future, value propositions will be designed based on the notion that data will be shared freely. Banks are entering the era of open API, where financial accounts and personal information will be interlinked. The possibility for customers to see their provident fund account alongside their savings account can be game-changing. Customer service too can be further enhanced with spending and other voluntary data – giving bank customers control and a more comprehensive view of their finances.

That said, privacy remains a main concern for consumers. Based on a recent study of six markets⁴ by Visa where open banking policy is being implemented, 80% of Hong Kong respondents said they were concerned with how their personal data were collected when they engage in digital activities, significantly higher than the 61% average.

The bar has been raised for consumer acquisition and retention; It is a balancing act between harnessing and protecting data.

亨利·福特(Henry Ford)有句名言:「在自動化汽車時代前,消費者只會追求一匹更快的馬。」就如消費者希望支付更低的費用並獲得更高的利息。這正是發揮想像力最好的時刻。試想像有一名顧客到日本旅行,在出發前一個月,銀行為她提供了一系列量身訂做的保單;出發前一週,她收到虛擬和實體的外幣儲值卡;另外,銀行還會協助制定行程,包括必去餐館、哪裡可以買到已停產的德國製旁軸相機,甚至提供低息六個月的分期付款。

在不久後的將來,數據共享概念將會是主要的價值,銀行正進入金融帳戶和個人資訊互通的開放應用程式介面(API)時代,這一突破讓客戶可於同一界面上檢視其公積金及儲蓄帳戶。通過日常支出數據及其他用戶自願提供之數據,客戶服務也將進一步提升,客戶亦能夠更全面控制及了解個人的財務狀況。

話雖如此,個人隱私仍然是消費者最關鍵的考量。根據Visa最近針對六個不同市場⁴進行的開放銀行政策調查指出,有80%的香港受訪者表示從事網路活動時會擔心個人資料遭不當蒐集,數據比例明顯高於平均的61%。

取得以及保留客戶的標準將因而提升,這將取決於如何在數據運用以及數據保護上取得良好的平衡。

⁴The markets surveyed were Australia, Hong Kong, Japan, Singapore, the United Kingdom and the United States.

⁴受訪國家分別為澳洲、香港、日本、新加坡、英國與及美國

04

DIGITAL WALLETS WELL ENTRENCHED IN ALL THREE MARKETS

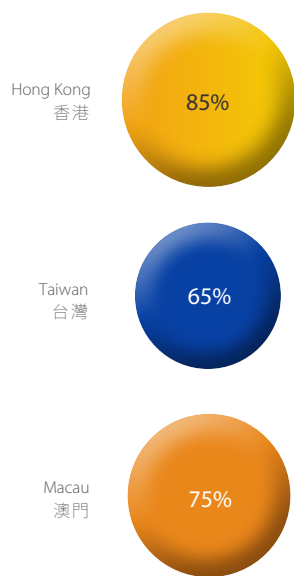
電子錢包已於三大市場扎根

For our definition, digital wallets can be used for different types of mobile payments – in-app wallet payments, mobile contactless as well as QR code payments.

Digital wallets are well established with a large majority of consumers in all three markets using at least one digital wallet. Once again, Hong Kong leads with 85% of consumers using digital wallets. Macau comes next at 75%, higher than Taiwan's 65%, bucking the pattern seen on other aspects. (Figure 2.1)

In Hong Kong and Taiwan, around two in three users of digital wallets use a credit or debit card to fund the wallet. Users in Macau, on the other hand, tend to top up their digital wallets manually at stores.

A third or more of those who fund via credit cards have more than one card activated in the wallet. Among these consumers, close to half in Hong Kong and Taiwan are driven by promotions in deciding which card to use, but less so in Macau.



► Figure 2.1 Usage of digital wallets
圖2.1 電子錢包的使用率

電子錢包使用廣泛，如手機App內的電子錢包、手機感應式支付和QRcode掃碼支付等。

在港澳台三個市場中，電子錢包使用率穩定，大部分消費者至少會使用一個電子錢包。香港以85%的使用率領先，澳門75%以及台灣的65%緊跟在後。(圖2.1)

在香港和台灣，約有三分之二的用戶使用信用卡或簽帳金融卡儲值電子錢包，澳門用戶則傾向於在商店內直接儲值。

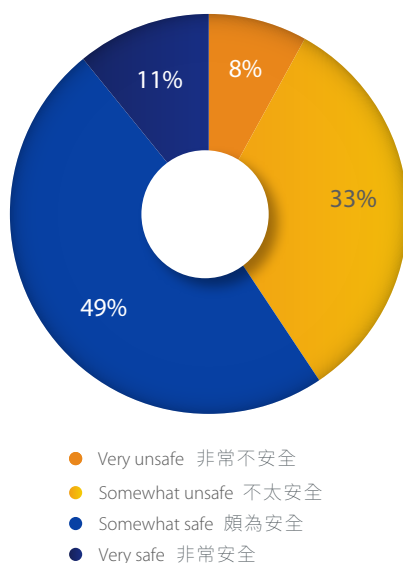
以信用卡儲值電子錢包的消費者當中，有三分之一以上的用戶綁定了至少兩張信用卡，當中，近一半的香港和台灣用戶以信用卡優惠決定使用哪張卡，此情況於澳門較少見。



Perceptions of mobile Payments

Six in ten respondents across these three markets feel that their personal information is safe when making mobile payments, though only a tenth go so far as to say it is 'very safe'. (Figure 2.2)

The top security related concerns are to do with their phones getting lost or stolen, hacked or someone else using the phone for payments without permission. These apprehensions outweigh concerns about security breaches or misuse of personal information by companies. (Figure 2.3)



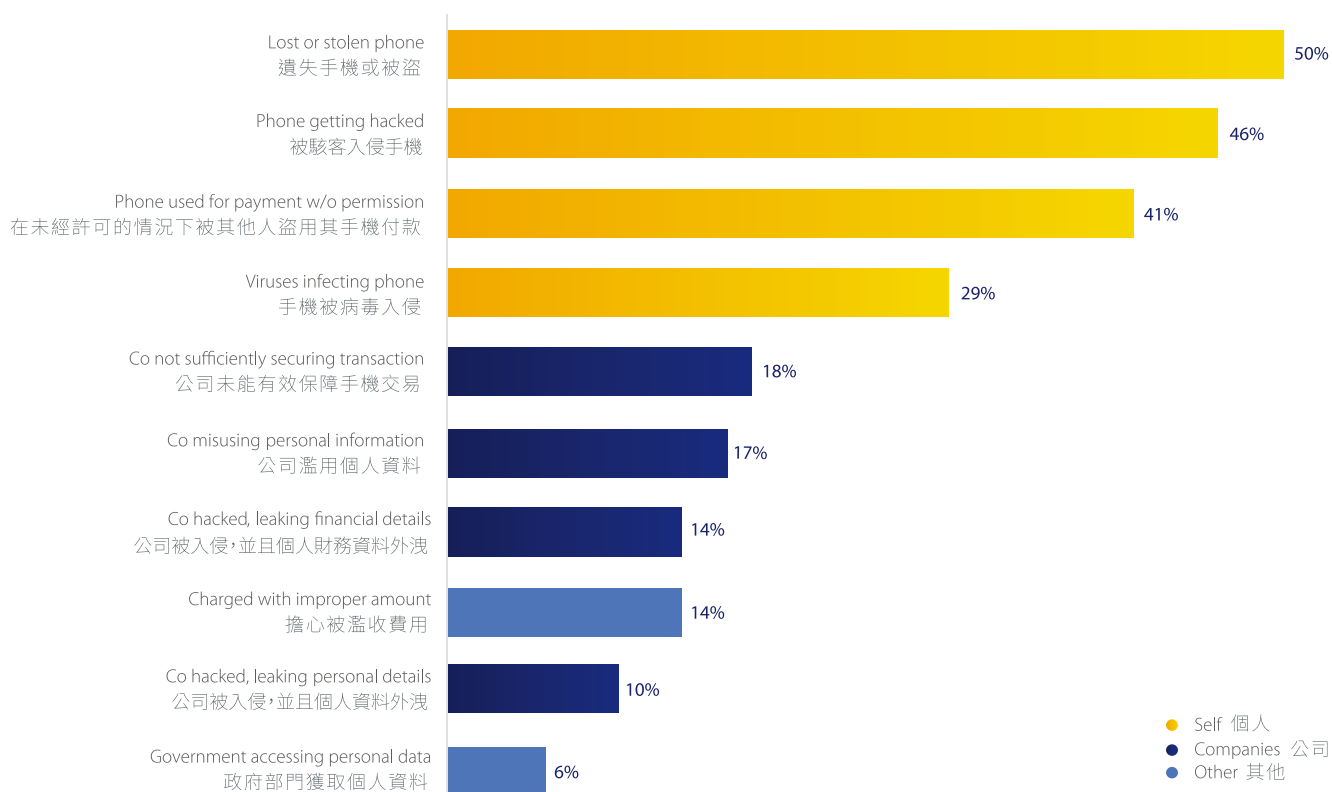
► Figure 2.2 Perception on information safety when making mobile payments

圖2.2 對使用行動支付時個人資料安全性的看法

受訪者行動支付認知

在這三個市場中，有六成的受訪者認為使用行動支付時個人資料是「安全的」。可是，只有一成認為是「非常安全」。(圖2.2)

行動支付最大的安全隱憂為手機失竊、駭客入侵、或在未經許可情況下被他人盜用手機付款。上述隱憂以安全漏洞或個人資料被濫用為主。(圖2.3)



► Figure 2.3 Top security concerns

圖2.3 主要安全性擔憂

Not many are willing to share personal information to receive offers and services

Only between a fifth and two-fifths of consumers are willing to share their personal information to receive offers, discounts and location-based services. Payment behaviour, location and browsing history are the types of information they are more willing to share.

Hong Kong consumers are less willing to share their location (27%) than consumers in Taiwan and Macau (both at 37%).

When it comes to sharing their browsing history, only 28% of those in Hong Kong and 25% in Macau are open to doing so, compared to 37% in Taiwan.

Taiwanese (40%) and Macanese consumers (36%) are more willing to share their payment behaviour than their counterparts in Hong Kong (28%).

僅少數消費者願意分享個人資料以獲得優惠和服務

只有二至四成的消費者願意分享個人資料以獲取優惠、折扣和行動位置服務，而用戶較願意分享支付行為、位置資訊和瀏覽紀錄等資料。

與台灣及澳門受訪者相比(均為37%)，香港只有27%的受訪者願意分享個人位置紀錄。

香港和澳門受訪者分別只有28%和25%願意分享瀏覽紀錄，台灣則有37%受訪者願意分享。

台灣(40%)和澳門(36%)的消費者較香港(28%)消費者更願意分享個人支付行為資訊。



Payment behaviour, location and browsing history are the types of information they are more willing to share.

用戶較願意分享支付行為、位置資訊和瀏覽紀錄等資料。



05

HIGH FREQUENCY OF eCOMMERCE, BUT SECURITY CONCERNS PERSIST

電商的普及仍存安全隱憂

Frequency of online shopping

eCommerce is firmly established in all three markets. In Hong Kong and Taiwan, card-not-present payments, namely online purchases, are growing in high double-digits. Correspondingly, we see high frequency of shopping online in Hong Kong and Taiwan compared to Macau. (Figure 3.1)

Taiwanese consumers are the most frequent online shoppers, with two in five saying they shop online at least once a week and another two in five less often than once a week, but at least once a month.

Hong Kong is close behind with a third shopping online at least once a week and two in five doing so between once a week and once a month.

Though relative to Hong Kong and Taiwan, Macau consumers are less frequent online shoppers, a quarter still say they buy something online at least once a week.

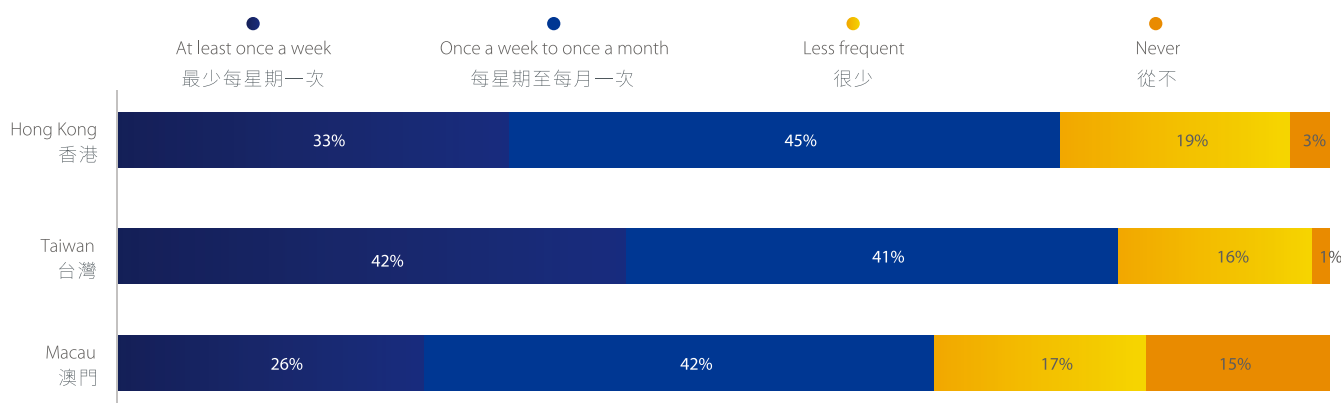
線上購物頻率

電子商務已於三個市場中建立完善，在香港和台灣，不出示卡片的支付（即網購）以雙位數增長，網購頻率相對較澳門高。（圖3.1）

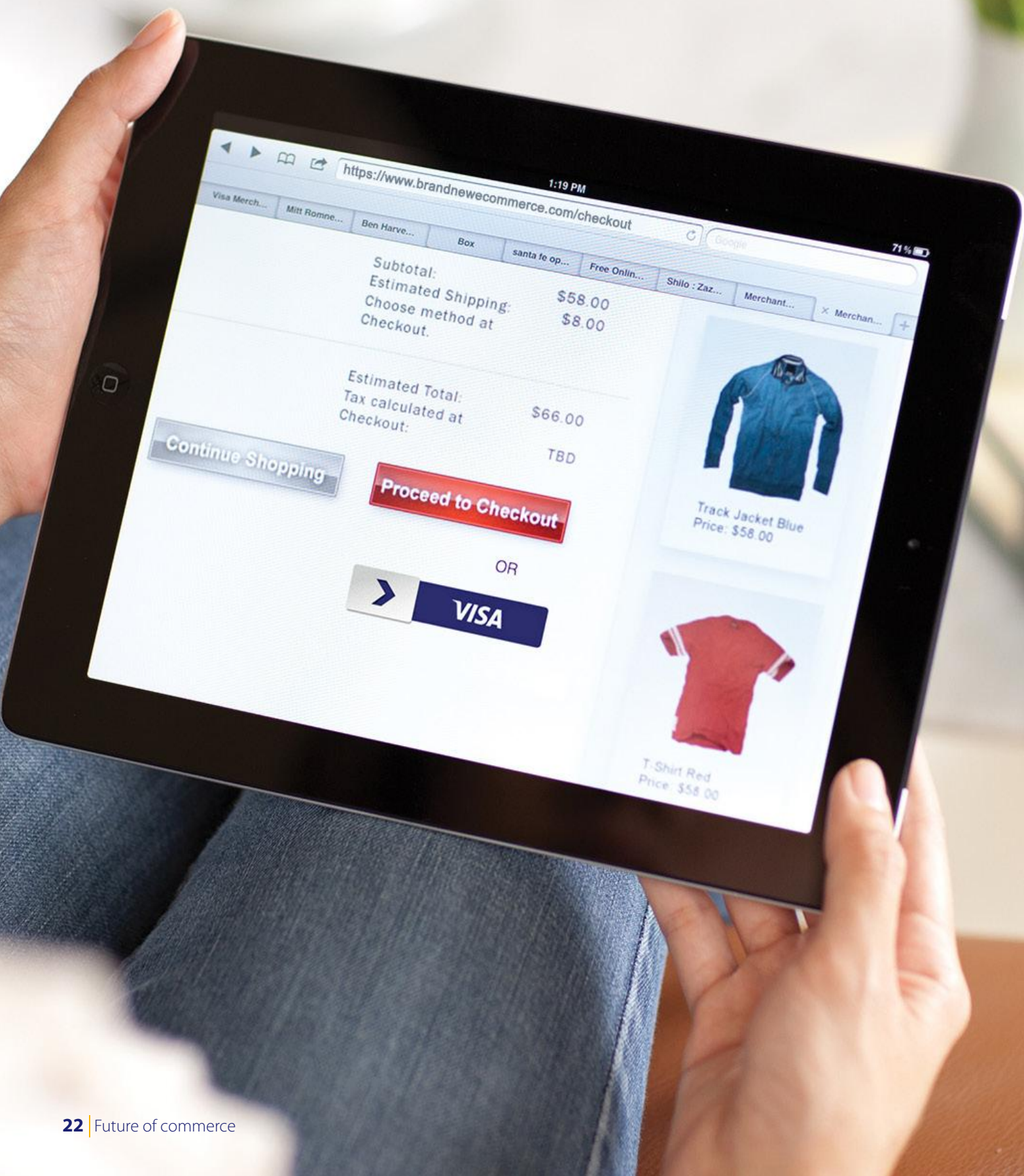
台灣消費者的網購頻率為三者最高，有42%的消費者每週至少網購一次。另41%少於每週一次，但每月至少一次。

香港則緊追在後，33%的民眾每週至少網購一次，而45%的民眾每週至每月網購一次。

儘管澳門網購頻率較香港和台灣低，仍有16%的消費者每週至少網購一次。



► Figure 3.1 Frequency of shopping online
圖3.1 線上購物頻率



1:19 PM
https://www.brandnewcommerce.com/checkout

Subtotal: \$58.00
Estimated Shipping: \$8.00
Choose method at Checkout.

Estimated Total: \$66.00
Tax calculated at Checkout: TBD

Continue Shopping

Proceed to Checkout

OR

VISA



Track Jacket Blue
Price: \$58.00



T-Shirt Red
Price: \$58.00

Categories shopped for online

There are some interesting differences in the categories that consumers in the three markets use eCommerce for.

In Hong Kong, travel (flight tickets and hotel bookings) is the most popular category, followed by bill payments, groceries, fashion and in fifth place, beauty and cosmetics. (Figure 3.2)

Groceries heads the list in Taiwan, with fashion coming in second. Books are the next most popular item bought online, followed by food delivery and as in Hong Kong, beauty and cosmetics rounds out the top five.

Macau consumers have a different set of items for the top five, with bill payments being the most common use of online payments. Movie tickets and events and concerts are in second and third place respectively. Groceries come in fourth with books and beauty products both in the fifth place.



網路購物消費品項

三個市場中，消費者透過電商所購買的產品類別大不相同。

在香港，旅遊產品（機票和飯店預訂）最受歡迎，緊接著是帳單付款、食品雜貨、服飾和美妝產品。（圖3.2）

台灣前五大網購排名分別為食品雜貨、服飾、書籍、外送服務和美妝產品。

相比之下，澳門的前五名網購熱門商品則不太相同，帳單付款位居第一，電影和活動購票分別為第二及第三，食品雜貨為第四，而書籍或美妝產品則排名第五。

RANK 排名	HK 香港	TW 台灣	MO 澳門
1	Travel (hotels, flights) 旅遊(飯店、機票)	Groceries 食品雜貨	Bill payment and fines 帳單付款及罰款
2	Bill payment and fines 帳單付款及罰款	Fashion and accessories 服飾	Movie tickets 電影購票
3	Groceries 食品雜貨	Books 書籍	Events and concerts 活動及演唱會購票
4	Fashion and accessories 服飾	Food and beverage delivery 餐飲外送	Groceries 食品雜貨
5	Beauty and cosmetics 美容及化妝品	Beauty and cosmetics 美容及化妝品	Books and beauty and cosmetics 書籍, 美容及化妝品

► Figure 3.2 Top categories shopped online
圖3.2線上購物類別

Concerns about eCommerce

Despite the high frequency of online transactions, or perhaps as a result of it, there are security concerns relating to online purchases in all markets. More than half of Taiwan consumers say they are 'very concerned' with security when making online payments and a further quarter expresses some concern. (Figure 3.3)

On the contrary, only 18% of Hong Kong consumers are 'very concerned'. Most are slightly concerned, indicating that Hong Kongers are more confident when shopping online.

Macau shoppers show the least concern, possibly related to their lower frequency of shopping online. Though two in three are at least somewhat concerned, only a tenth are 'very concerned'

用戶對電商的隱憂

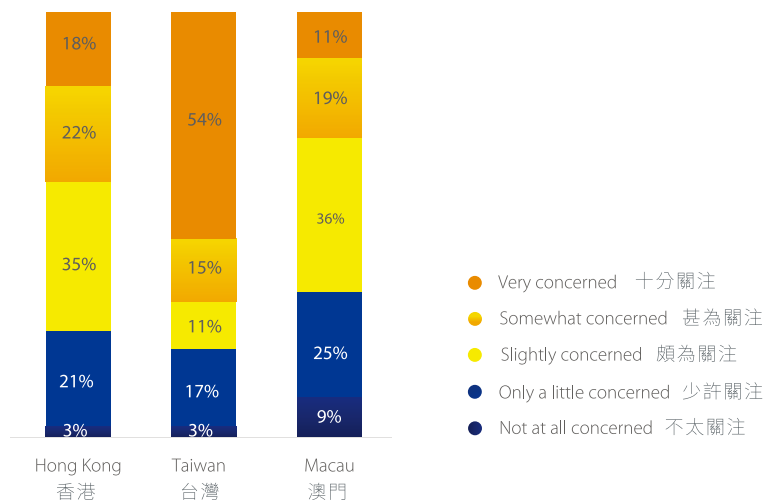
隨著線上交易越發頻繁，民眾也越來越關注網購的安全。在港澳台市場中，以台灣消費者對於線上交易安全性的關注度最高，當中有一半以上的用戶表示「非常關注」，另四分之一也表示「頗為/甚為關注」。(圖3.3)

反之香港只有18%的消費者表示「非常關注」，其中以「頗為關注」的用戶佔比最高，顯示香港消費者對於網購安全性的信心較其他市場高。

澳門對網購安全的擔憂最低，這可能與他們較少於線上購物的習慣有關。當中有55%的用戶表示「頗為/甚為關注」，而只有11%的用戶表示「非常關注」。

Despite the high frequency of online transactions, there are security concerns relating to online purchases in all markets.

隨著線上交易越發頻繁，民眾也越來越關注網購的安全。



► Figure 3.3 Degree of concern about security when making online purchases
圖3.3 網購付款時對網路安全之關注度

Why security matters

Laura Shen,
Head of Risk,
Taiwan

The payment ecosystem in Taiwan is under constant change, and the pace has only accelerated in the past five years. We are living in a new era of financial innovation, with the introduction of real-time payments, virtual banking and open data. Global economies are increasingly intertwined. eCommerce too has grown at a double-digit rate for the past years. As consumer behaviours consolidate, our future depends on building multiple layers of security.

We look at security through four layers. First is the devaluation of data, making data useless in the hands of criminals. Second is the protection of data and personal details. Then there is how Visa harnesses data to identify frauds before they happen. Finally, we want to empower consumers and other stakeholders such as merchants with the right resources to fight fraud.

Ultimately, Visa is guided by the principle of responsible innovation. This means any new capabilities we develop must also be secure. It is our responsibility to balance security with the need to reduce friction in the payment experience; we can't have one and not the other.



為何支付安全至關重要

沈玫芳
台灣地區 風險管理負責人

儘管台灣的支付生態環境不斷改變，在過去五年的進展更是明顯。我們處於一個引進即時支付、純網銀及開放資料的金融創新時代，不僅全球經濟持續互相聯結，電子商務也於幾年間倍數成長。隨著民眾消費行為愈趨穩固，支付的未來建構在一個多重的安控機制上。

我們認為支付安全取決於四大要素：首先是降低支付數據價值，使犯罪分子就算取得也無法利用；其次為保障支付數據和個人資料；再者是Visa如何利用數據分析及早識別來防範詐欺交易，最後，我們期望賦予消費者或生態圈中的參與者，例如商家有更多能力一同加入防範詐欺的行列。

Visa一直堅守“負責的創新”的原則，表示我們在開發任何產品時，都必須具有極高的支付安全性。我們有責任在保證支付安全的同時與提升無障礙支付體驗取得平衡，我們相信兩者必須同時存在。





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台灣大車隊

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06

INTEREST IN USING CREDIT AND DEBIT CARDS FOR TRANSIT IN HONG KONG AND TAIWAN

探討香港和台灣使用信用卡和簽帳金融卡乘坐交通工具的意願

Public transport used

Hong Kong is widely reputed to have one of the most efficient public transit systems in the world. As such, the MTR and buses are the main modes of transport for Hong Kong commuters, with 80% of respondents saying they use each mode. Minibuses serve as the 'last mile' connection for the MTR and city buses as well as operating more localized routes that city bus services do not cover. Minibuses are used by half the population. (Figure 4.1)

Two in five use taxis, while app-based ride hailing services such as Uber are used by only about half as many. Car ownership is low in Hong Kong and only a fifth use private cars or motorcycles to commute.

In contrast, even with an extensive and efficient public transit system, private vehicles are the most popular means of transport in Taiwan with 77% using their own cars or motorcycles to commute. Just under half use the bus and metro systems and 30% report using the North-South High Speed Rail.

Given the high ownership of private vehicles in Taiwan, only a quarter use taxis and just over a tenth use ride hailing services.

大眾交通運輸使用情況

香港以擁有世界上最高效率之一的大眾交通運輸系統的美譽，其地鐵及公車是民眾最常用的交通工具，80%的受訪者都會搭乘，另有半數民眾會搭乘小巴，往返地鐵及公車站，小巴也行駛於市內缺少公車服務的本地路線。(圖4.1)

在香港，有四成受訪者表示搭乘計程車，只有兩成的受訪者會使用乘車服務App(如Uber)，另外，僅兩成民眾會使用自駕車或電動單車做為代步工具。

相較之下，即使台灣大眾交通運輸發達，自行開車仍是最受台灣民眾歡迎的代步方式，佔77%，不到一半的民眾會乘坐公車及捷運，另有30%的受訪者表示會搭乘高鐵。

由於台灣民眾大多擁有私人車輛，因此只有25%會搭乘計程車及10%使用乘車服務App。

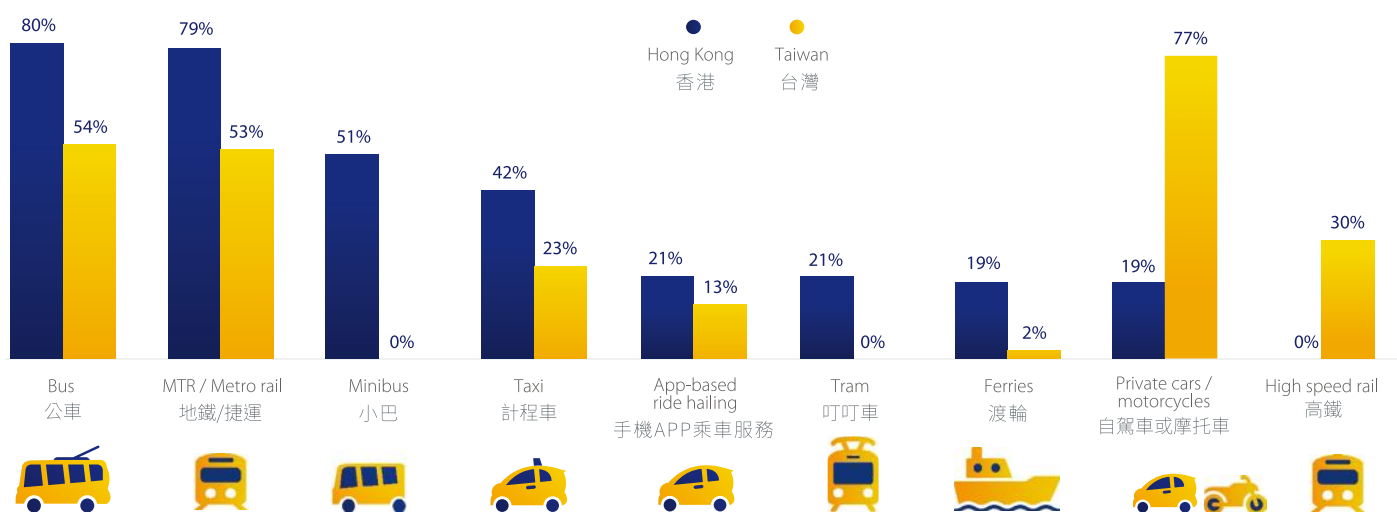


Figure 4.1 Transportation used
圖4.1 交通工具使用分佈

Hong Kong - Transit payment methods

Octopus cards are ubiquitous in Hong Kong and therefore, it is not surprising that it is the almost exclusive choice of payment method for MTR and bus rides. It is also used in mini-buses by 89% of those who use mini-buses, though two in five also use cash. (Figure 4.2)

Since very few taxis in Hong Kong offer an option of alternative payment methods, cash dominates taxi fare payments.

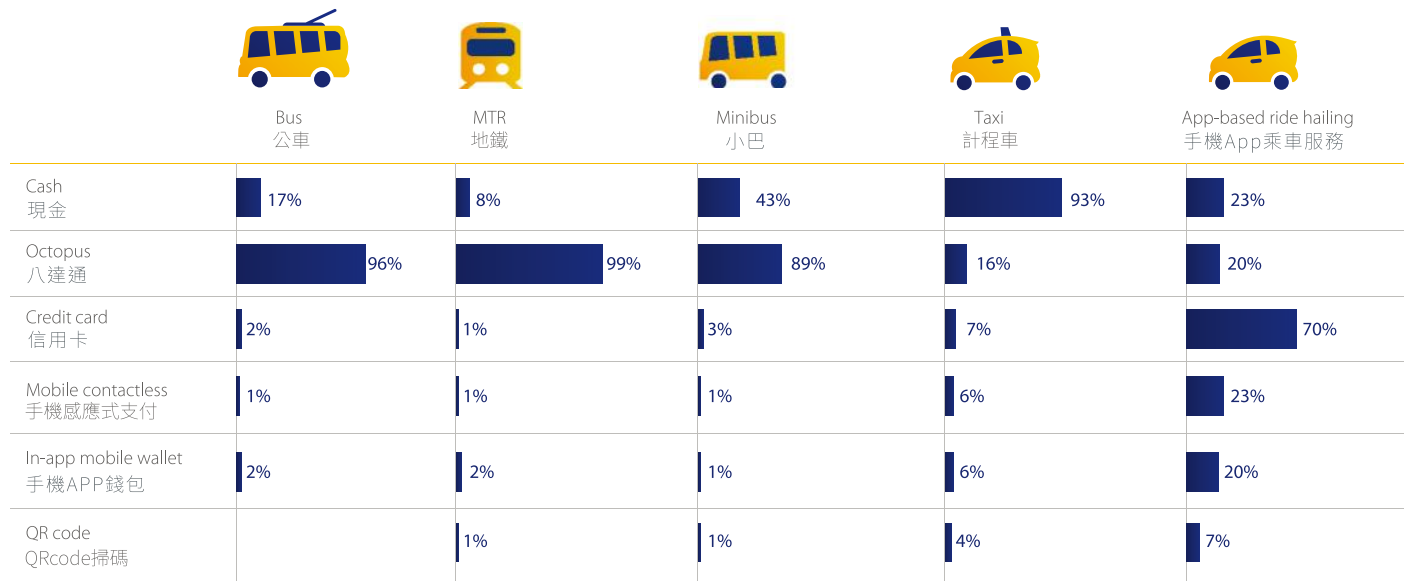
When it comes to app-based ride hailing services, cashless methods are most used, with credit cards and in app wallets being the most popular.

香港:交通支付方式

八達通卡於香港無處不在，幾乎是地鐵及公車唯一的支付方式。89%的民眾也使用八達通卡乘坐小巴，另外43%則依然使用現金。(圖4.2)

由於香港大部份的計程車只接受現金，因此現金仍為主流的支付方式。

手機乘車服務App方面則以無現金支付為大宗，當中又以信用卡和手機App電子錢包支付方式最為常見。



► Figure 4.2 Payment methods used for public transport – Hong Kong
圖4.2 公共交通付款方式 - 香港

Interest in using credit and debit cards for public transit

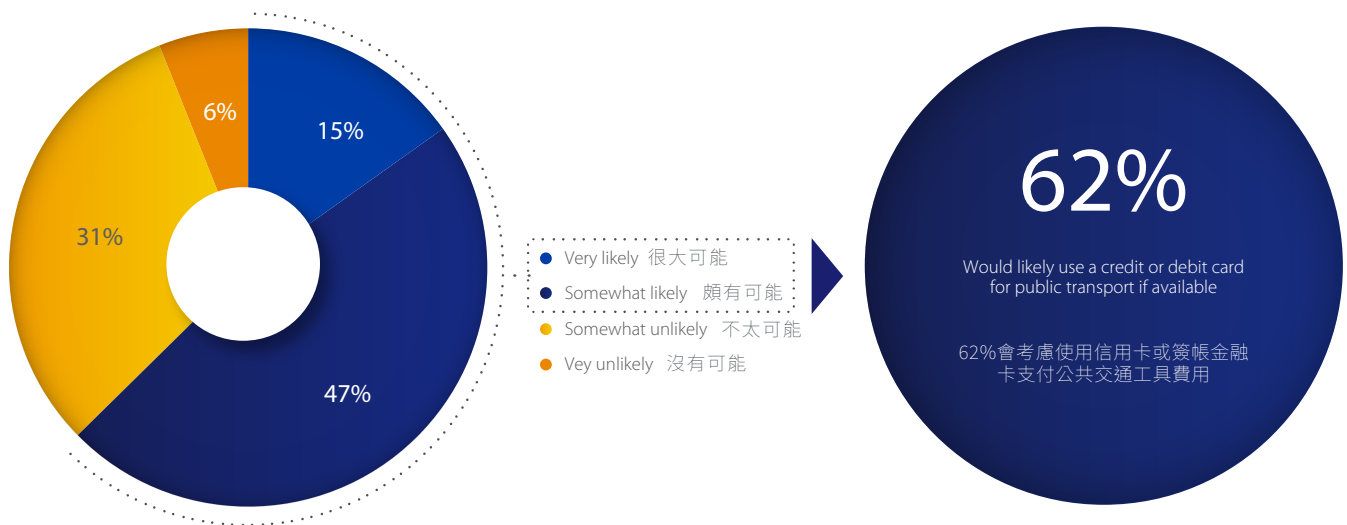
使用信用卡和簽帳金融卡支付交通費用的意願

The extensive use of Octopus for buses and the MTR may simply be due to the lack of alternatives. When asked whether they would use credit or debit cards to pay for public transport if the option was available, 62% reply in the affirmative. (Figure 4.3)

Among the key benefits of using credit or debit cards are that one can earn reward points, eliminating the need to top up Octopus cards.

缺少其他支付選擇造就了八達通卡在香港公車和地鐵的普及使用，當民眾被問及是否考慮使用信用卡或簽帳金融卡支付交通費用時，有62%的受訪者回答「會考慮」。(圖4.3)

受訪者認為，能賺取回饋點數並無需儲值八達通卡，是使用信用卡或簽帳金融卡支付的主要誘因。



► Figure 4.3 Likelihood to use credit or debit cards if available – Hong Kong
圖4.3 使用信用卡或簽帳金融卡支付交通費用可能性 - 香港



Taiwan - Transit payment methods

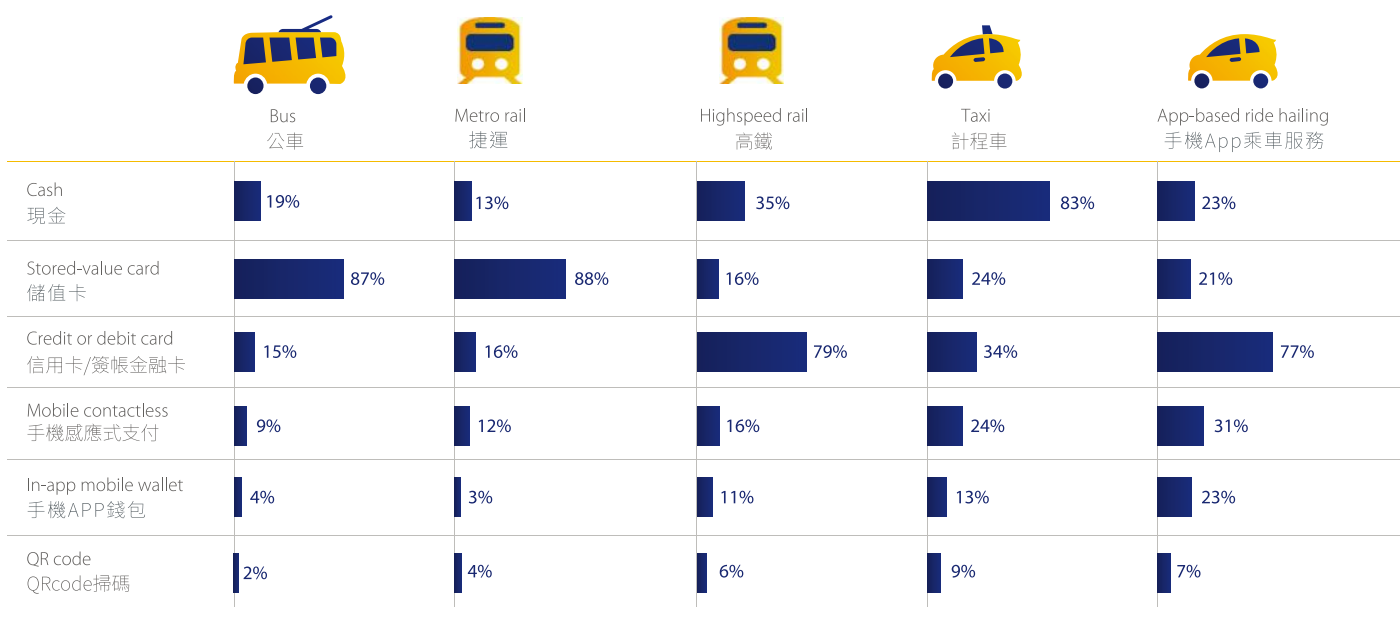
In Taiwan too, stored value cards such as EasyCard and iPass are the main methods used to pay for buses and Metro rides. For High Speed Rail travel, credit and debit cards are the most used method at 79%, though a third also use cash to buy their tickets. (Figure 4.4)

Credit cards and other cashless methods are the main methods used for ride hailing services.

台灣：交通支付方式

在台灣，搭乘公車和捷運的主要支付工具為悠遊卡和iPass等儲值卡片，乘坐高鐵時，信用卡和簽帳金融卡的使用率則高達79%，然而當中仍有35%的民眾使用現金購票。（圖4.4）

另外，台灣民眾在使用手機乘車服務App時，主要付款方式為信用卡和其他無現金支付方式。



► Figure 4.4 Payment methods used for public transport – Taiwan
圖4.4 公共交通付款方式 - 台灣

Interest in using credit and debit cards for public transit

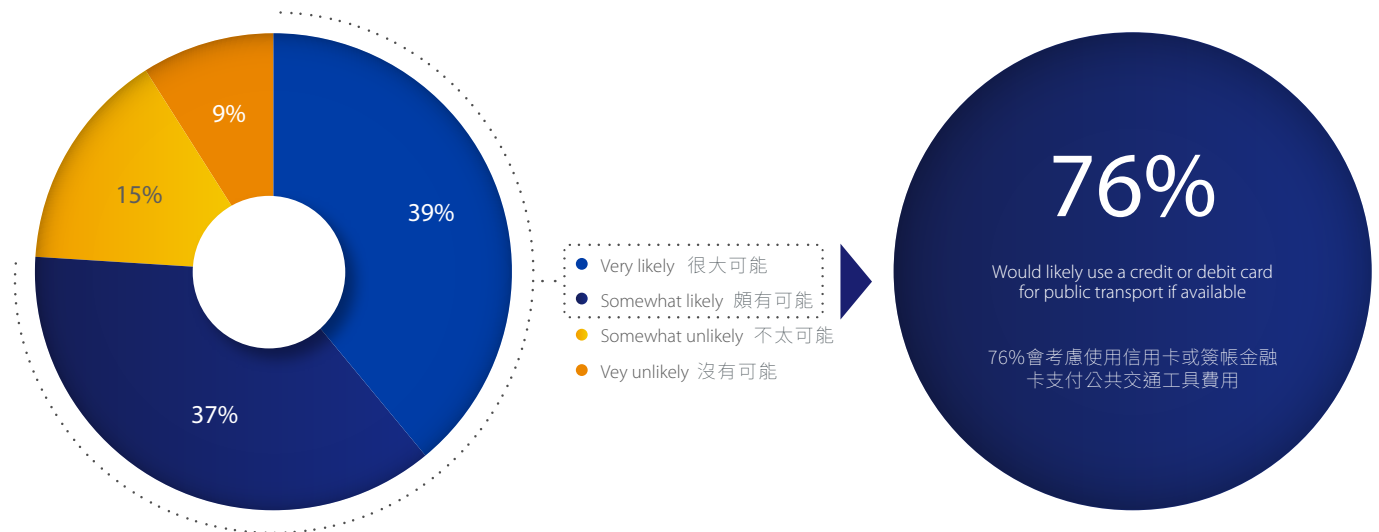
When asked if they would use credit and debit cards for public transport if that was an option, Taiwanese commuters are even more enthusiastic than their Hong Kong counterparts – three in four say they would use these methods. (Figure 4.5)

The rank order of benefits in Taiwan is somewhat different from those seen by Hong Kong commuters. Not needing to top up stored value cards and reducing the number of cards they need to carry are more important to Taiwanese than earning reward points.

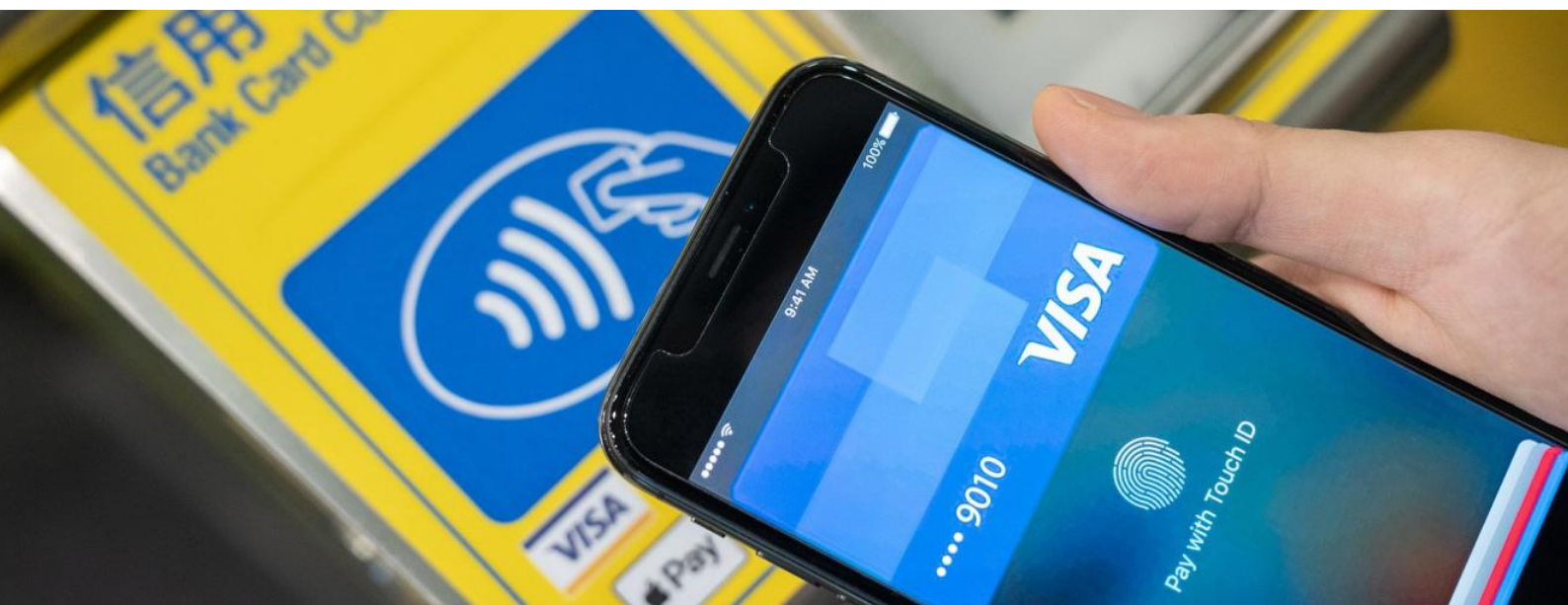
使用信用卡和簽帳金融卡支付交通費用的意願

被問及是否會考慮使用信用卡和簽帳金融卡乘坐大眾交通運輸工具時，台灣民眾的回答較香港正面，有75%台灣用戶表示「會考慮」。(圖4.5)

台灣跟香港民眾對使用信用卡或簽帳金融卡能帶來的好處持不同意見，不須儲值卡片並可減少卡片的攜帶數量，對台灣用戶來說，比獲得點數回饋更為重要。



► Figure 4.5 Likelihood to use credit or debit cards if available – Taiwan
圖4.5 使用信用卡或簽帳金融卡支付交通費用可能性 - 台灣



Simplifying urban mobility – Open-loop payments

Manoj Sugathan,

Regional Lead for Contactless and Urban Mobility,
Asia Pacific

Hong Kongers are no strangers to contactless payments, whether in the form of plastic cards, mobile devices or wearables. In fact, contactless payments accounted for six in ten of all Visa transactions in Hong Kong; that proportion is seven in ten for Taiwan⁵. Given local habits and preferences, commuters in both markets will benefit from open payments in public transports. We sit down with Manoj Sugathan, Visa's regional lead for contactless and urban mobility in Asia Pacific, to talk about the latest development.

Q: Visa has launched contactless solutions in cities like London, Vancouver, New York City, Sydney, and in last year Singapore, which you were closely involved in from the beginning. What are the feedbacks so far?

A: Our open loop transit program is one of the largest in the world. The adoption has been better than expected, thanks largely to our bank partners and transit operators and authorities who have been actively driving usage with promotions and other perks. Consumers are getting used to the convenience of being able to use the same Visa credentials for daily necessities from commute to paying for lunch, online shopping to grocery. In Singapore, since our transit program launched in 2019, we have been seeing people tap-and-go with their Visa cards issued from all over the world – 95 countries precisely.

促進行動城市 — 開放式支付

感應式支付及行動城市亞太區負責人

Manoj Sugathan

香港人對於實體卡片、行動裝置或穿戴式裝置進行的感應式支付並不陌生，實際上，在香港每十個人就有六位使用感應式支付，而在台灣更是每十個人就有七位使用感應式支付⁵。以此付款習慣與偏好來說，兩地的通勤者都會因開放式支付大眾交通運輸系統受益。而Visa亞太區感應式支付及行動城市負責人Manoj Sugathan，也與我們分享了他對此最新發展的看法。

問：Visa在倫敦、溫哥華、紐約、里約熱內盧、雪梨以及去年在新加坡等城市皆推出了感應式交通支付方案，而您從一開始便參與其中，到目前為止民眾反應如何？

答：我們的開放式支付交通計劃是世界最大規模之一，我們金融機構及交通運輸夥伴，一直積極地推出不同優惠鼓勵乘客使用感應式支付，也讓使用率高於預期。現在消費者已習慣使用Visa卡支付日常所需，從支付車資到午餐結帳，或線上購物採買日用品。新加坡自2019年啟動Visa交通計劃以來，我們準確地看到來自全世界各地95個國家的民眾，使用Visa感應式支付。



Q: Why does a payment network like Visa pay so much attention to public transport?

A: As more people live in cities – seven in ten of the world's population by 2050 as projected by the United Nations – sustainability and livability become crucial. As population grows, cities, particularly megapolises, there is room for more efficiency in moving people and goods around. In the case of payments, transport operators can reduce cost in handling cash, free up resources to concentrate on tasks that actually add value, and better manage commuter traffic during the peak hours. Globally, Visa works with urban planners, government officials, transport operators and financial institutions to upgrade the payment systems. It does not have to be just supercities. Visa works with the city of Dijon, a city of about 165,000 people, to bring open loop payments for the first time in France.

Q: Markets like Hong Kong, Macau and Taiwan, however, have very strong usage of local transit card. Why do we need change?

A: Open-loop payments means more choices for local residents and visitors. By being open, everyone with skin in the ecosystem can co-innovate and improve the travel experiences. For instance, ticket price can be instantly capped at a day rate, when a commuter has taken a certain number of trips within the day. Another case we are exploring in Europe is how the moment travellers tap their Visa credentials at a foreign destination, a host of offers and privileges will be activated, for instance, discounted museum pass. This requires extensive cooperation with partner financial institutions, merchants, transport operators, and other stakeholders – while always putting the user at the centre.

問：為何像Visa這樣的支付業者會如此關注大眾交通運輸發展？

答：隨著越多人口遷往城市居住（到2050年，聯合國預測七成全球人口將居住於城市），永續性和宜居性變得相當重要。隨著人口增長，城市，特別是大都市，在人口及貨物流動性也有進步的空間。透過電子支付，大眾交通運輸業者可降低處理現金的成本，投入更多資源以增加產值，並於交通高峰時段優化管理效率。Visa與全球各地之城市規劃人員、政府官員、交通業者和金融機構通力合作，致力共同提升交通支付系統。然而Visa並非只著眼於大都市，我們亦與位於法國、人口為165,000的第戎市（Dijon）合作，首次將開放式支付系統帶入法國。

問：香港、澳門及台灣等市場已經非常習慣使用交通卡，為何民眾需要改變呢？

答：開放式支付系統為本地居民和遊客提供更多支付選擇，通過開放式支付，民眾可共同創新支付生態環境並改善旅行體驗。例如，當乘客於一天內達到特定搭乘次數，車費價格將由按次收費變為一日套票的價格。另外，我們在歐洲正研究如何讓旅客於海外使用Visa卡支付時可即時享受當地優惠（例如博物館門票折扣等）。這些都需要Visa與金融機構、商戶、交通業者和和其他相關人員共同合作以達到真正的以客為尊。



Manoj Sugathan

07

CASH DOMINATES AT SMALL MERCHANTS, BUT CASHLESS METHODS PREFERRED

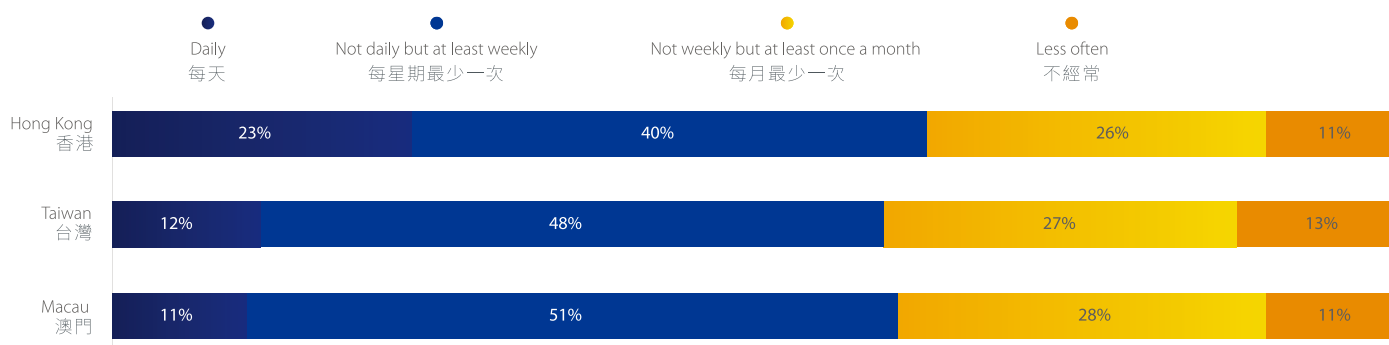
小型商家現金主導，但無現金才是偏好

With its multitude of glittering malls, Hong Kong is seen as a paradise for high-end retail outlets. Taiwan is equally well developed in this regard and Macau too, with its sprawling casinos, has no dearth of high-end shops. (Figure 5.1)

However, small merchants – wet markets, small eateries, food courts, newsstands, refreshment stands – are indispensable to the day to day life of consumers and their communities in all three markets. Over 60% of consumers in each market shop at these small merchants at least once a week and around nine in ten do so at least once a month.

香港因擁有大量華麗的購物中心而被視為高端零售天堂。台灣於這方面發展相似，而擁有多間大型賭場的澳門也不相伯仲。(圖5.1)

然而在這三個市場中，小型商家如傳統市場、小餐館、美食廣場、報紙攤和小吃店等對民眾而言才是每日生活不可或缺的一環。當中超過六成民眾每週光顧上述小型商家至少一次，約九成則每月光顧至少一次。



► Figure 5.1 Frequency of shopping at small merchants
圖5.1 於小型商家購物的頻率



Cash dominates at small merchants, but preference is for cashless, if offered

In all three of these markets, most consumers pay for purchases at small merchants with cash – 84% in Hong Kong, 93% in Taiwan and 84% in Macau. (Figure 5.2)

The situation would be very different if other payment methods were more widely accepted in these shops. When asked which method they would prefer to use assuming all payment methods were accepted, only around half the consumers in Taiwan and Macau and two in five in Hong Kong would continue to use cash.

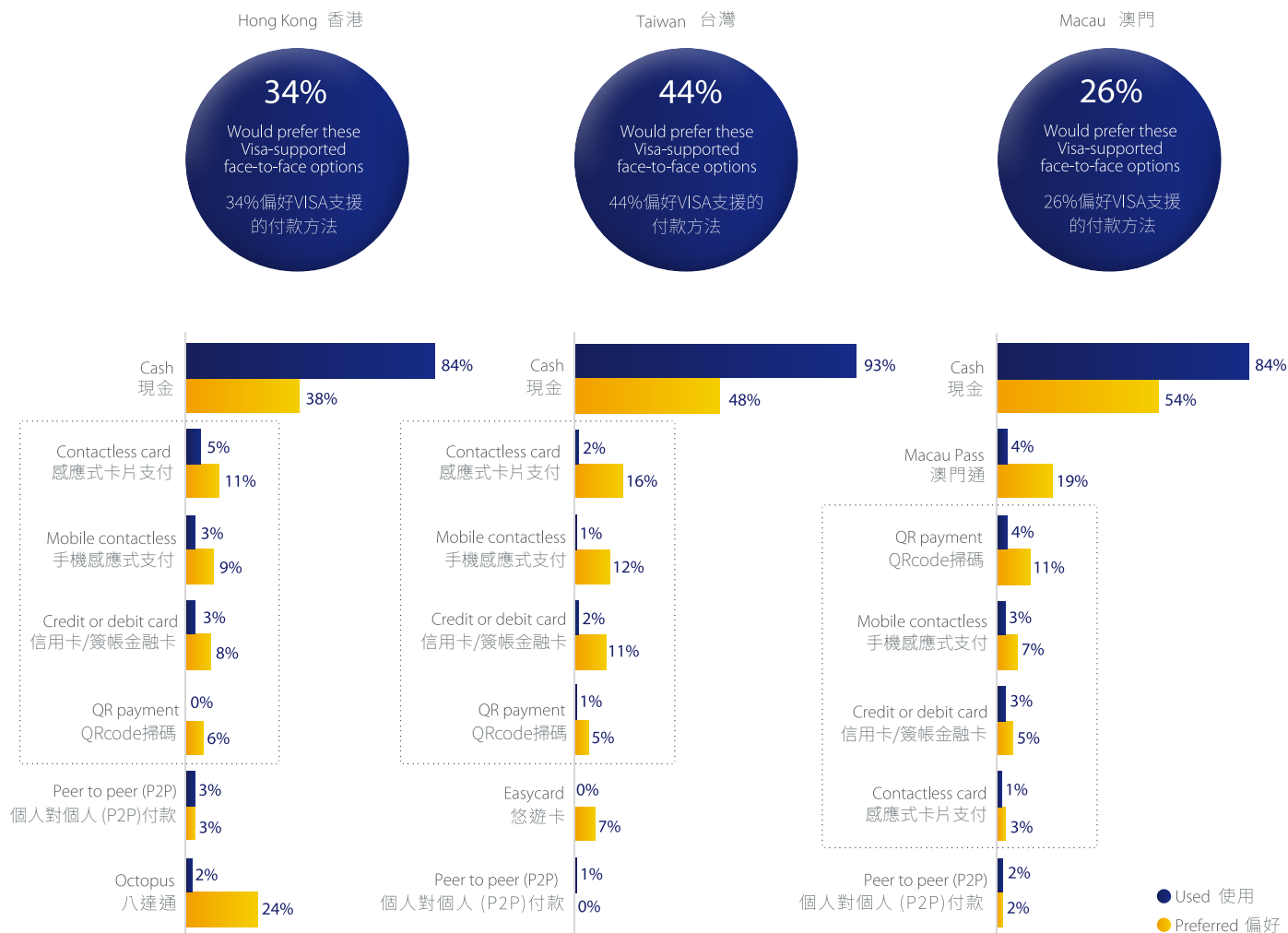
So which payment methods would gain tractions with consumers for shopping at small merchants? After cash at 38% preference, Octopus is the second most preferred method at 24% in Hong Kong. However, preference for credit and debit cards and other methods supported by cards such as mobile contactless payments and QR code payments add up to 34%.

小型商家以現金支付為主，但如果有其他支付方式可選擇仍傾向無現金支付方式

在這三個市場中，大多數消費者於小型商家會以現金購物—香港84%、台灣93%而澳門則有84%。(圖5.2)

若小型商家能廣泛接受其他支付方式，情況便會大不相同。當被問及消費者於小型商家能使用所有支付方式，台灣和澳門只會剩下約一半的消費者使用現金，而香港則僅剩四成。

而到底怎樣的支付方式能吸引消費者於小型商家購物？根據用戶偏好程度調查，香港有38%的受訪者偏好現金支付，其次為八達通卡(24%)。然而，偏好信用卡、簽帳金融卡以及其他以信用卡或簽帳金融卡支援的支付方法(如手機感應式支付和QRcode掃碼支付)的總和則為34%。



► Figure 5.2 Payment methods used at small merchants
圖5.2 於小型商家購物的付款方式

In Taiwan, the clear winner would be credit and debit cards and other card supported methods with 44% preference, close behind cash at 48%. Less than a tenth of consumers express an interest in paying at small merchants with stored value cards such as EasyCard.

A fifth of Macanese consumers would switch to Macau Pass. Once again, credit cards and related methods in total (26%) would be the most preferred after cash at 54%, with QR code payments leading amongst them.

The preference for these cashless methods exists regardless of the amounts involved, with 94% each in Hong Kong and Taiwan and 96% in Macau saying so.

The most important factors for payment at small merchants are convenience and speed of transaction and cashless methods offer these advantages over cash from the perspective of many consumers.

The types of small merchants that consumers would most like to pay with cashless methods are eateries with grocery shops, clothing store and wet markets not far behind.



在台灣，偏好使用信用卡及簽帳金融卡等數位支付方式的用戶明顯遙遙領先，達44%，僅次於48%的現金支付。而當中僅不到10%的民眾表示有興趣使用悠遊卡等儲值卡在小型商家購物。

在澳門，近兩成的用戶願意嘗試使用澳門通作為支付方式。而信用卡和其相關的支付方式(26%)次於現金(54%)之後，當中又以QRcode掃碼支付最受歡迎。

不論金額大小，民眾都偏好無現金支付，在香港和台灣分別佔94%，澳門為96%。

消費者於小型商家付款時最重要的考量為支付便利性和交易速度。從消費者角度而言，無現金支付比現金更能滿足上述需求。

民眾最期待於餐館、雜貨店、服飾店和傳統市場等小型商家以無現金方式付款。



Small merchants, digital transformation for everyone – Hong Kong vs Taiwan perspectives

Kinan Suchaovanich, Head of Corporate Communications for Hong Kong, Macau and Taiwan, sits down with Vicki Liu, Head of Merchant Sales and Acquiring (MS&A) for Taiwan, and her counterpart in Hong Kong Gavin Ho to talk small merchants, digital transformation's role in scaling small to medium size businesses, as well as the importance of velocity – there are more similarities than differences across the straits.

Kinan Suchaovanich: Gavin, you grew up in a family of small merchants. Is that why you ended up in the Merchant Sales & Acquiring team, helping merchants and acquirers make the most of digital payments and transformation?

Gavin Ho: Small merchants are the unsung heroes of the economy. Back then my family owned a fruit shop in Hong Kong. Cash was prevalent. That was how customers pay us, and how we pay suppliers. But if we were to have our business now, we would definitely opt for digital payments, which is key to the overall digital transformation of the business. Also today, digital payment is widely used by so many.

Vicki Liu: Adding to Gavin's point: The real game-changer is the proliferation of mobile devices. Setting up, onboarding and accepting digital payments are faster than traditional onboarding. In Taiwan, following the government's national mobile payment agenda, we were able to roll out acceptance with many small merchants. Everyone with a smart phone can get paid electronically. It is the network effect: More places to pay means consumers are inclined to carry less cash.

KS: According to our research, 52 % of Taiwan consumers and 62 % of Hong Kong consumers prefer electronic payments over cash when shopping at small merchants. Though both markets have high contactless payment penetration, with high usage in both plastics and mobile devices, net new acceptance points for small merchants in Taiwan are mainly standardized QR code payments, while in Hong Kong, they remain resolutely contactless payments. Why this divergence?

洞悉香港與台灣小型商家數位轉型 小型商家透視 – 香港與台灣

Visa香港、澳門及台灣地區公共關係總經理徐奇南先生、與台灣區商戶業務副總經理劉惠琪女士，以及香港及澳門區商戶業務總經理何俊傑先生進行輕鬆會談。他們共同探討數位化轉型對小型商家拓展規模，以及營運速度的重要性，從對話中可發現兩地市場之間具有頗多共同點。

徐奇南: Gavin您成長於經營小型商家的家庭，是促使您加入商戶業務部工作，以協助商戶和收單機構應用電子支付及轉型的原因嗎？

何俊傑: 小型商家名符其實是促進社會經濟的無名英雄。小時候，我的家人在香港經營水果店。那時大眾都使用現金。顧客付我們現金，然後我們付現金給供應商。假設現在我們還在經營當年的水果店，相信必定會使用有助業務數位化的電子支付方式。

劉惠琪: 行動裝置的快速增長是電子支付普及真正改變的原因之一。在台灣，因為政府大力提倡行動支付，我們可以與更多小型商家推動收單業務，特別是每個人現在只需透過智慧型手機便可使用電子支付，而更多電子支付接受點必能讓大眾傾向更少攜帶現金。

徐奇南: 根據這次研究發現，52%台灣民眾及62%香港市民於小型商家購物時更傾向使用電子支付，而非現金。儘管兩個市場都有很高的感應式支付率，包括卡片以及行動支付的使用頻率都很高，然而台灣新增的小型商家很多透過QR來收款，同時Apple Pay、Google Pay以及Samsung Pay的使用率也很高，相反香港小型商家則維持全面感應式支付。Vicki，您認為為何有此分歧？



VL: Cost might play a part for QR payment adoption. But the key factor that nudges us towards the direction as mentioned earlier is government's support, which sets the direction of the industry. That said, seven in ten face-to-face Visa payments in Taiwan are contactless – among the highest in the region. Visa is agnostic when it comes to the payment method. Payment should all be fast, safe and secure.

GH: ... Or clicked. Traditional brick-and-mortar SMEs can increase their revenues by selling online. eCommerce enables small businesses to add SKUs and velocity. This is particularly helpful in this long-tail economy. As online and mobile commerce grow, and omni-channel retail takes roots, more cashless payment options create more ways to reach consumers. The impact to the economy is substantial given that consumers tend to spend more digitally.

VL: Then there are also the added benefits of handling less cash at the end of the day. This in turn will help in the overall digital transformation of small businesses, as functions such as paying suppliers and payroll are digitised.

GH: That will bring more efficiency. So managers and employees can spend their time focusing on serving their customers.

劉惠琪：雖然較低營運成本可能是收單銀行與小型商家採用QR的出發點，台灣政府的大力支持更扮演重要角色。在台灣目前每10筆面對面交易便有7筆是以感應式支付進行，高居亞太區前段班。Visa對支付的方式是多元開放的，各種支付方式都應是快速、安全及受到保障。

何俊傑：另外，傳統實體中小型商家可利用網路銷售增加收入。透過電子商務，小型商家可增加銷售品項和加快銷售速度。這種模式特別適合具長尾經濟型態 (long-tail economy) 的台灣。隨著網路和行動電子商務日益俱增，以及全渠道零售生態的深根發展，可以接受無現金付款的商家比較能吸引消費者，而大眾趨向使用電子支付也將對經濟帶來重大影響。

劉惠琪：減少現金使用最終能帶來更多好處，有助小型商家加速整體業務數位化，未來也可透過電子支付來付款給供應商及支付員工薪資。

何俊傑：還可提高工作效率，讓主管及員工利用所節省之時間，提供更好的客戶服務。



Gavin Ho
何俊傑先生

Vicki Liu
劉惠琪女士



08

HIGH AWARENESS AND INITIAL INTEREST FOR VIRTUAL BANKING

民眾對純網銀抱持高度認知和初步興趣

Since the Hong Kong Monetary Authority and Taiwan's Financial Supervisory Commission granted eight and three virtual banking licences in May and July 2019 respectively, there has been renewed energy to innovate in the market.

These 'virtual', 'neo', or 'challenger' banks provide all their services online. Customers have access to all the typical services offered by regular banks – deposits, withdrawal of cash, loans, investment services, credit and debit cards, payment services – but just without physical branches.

Without the overheads associated with having physical branches, virtual banks will be more cost-effective and therefore offer interest or lower fees to their customers.

The other big advantage that many governments hope to see from virtual banks is greater financial inclusion, especially in emerging markets and for younger consumers who have difficulty getting loans from traditional banks.



香港金融管理局和台灣金融監督管理委員會分別於2019年5月和7月頒發了八張和三張純網銀執照，為市場注入創新活力。

不論稱作「虛擬銀行」、「創新銀行」或是「純網銀」，這些銀行所有服務皆於線上進行，不另設實體分行。提供給客戶所有傳統銀行提供的服務，例如存款、提款、貸款、投資服務、信用卡和簽帳金融卡及支付服務。

由於純網銀不須負擔實體分行成本，所以將更符合成本效益，能提供客戶利息或更低廉的手續費。

許多地方政府更希望透過純網銀拓展普惠金融，這對新興市場以及較難從傳統銀行獲得貸款的年輕族群來說尤其重要。

There are sizable appetite among consumers in Hong Kong and Taiwan to try virtual banks.

香港和台灣的消費者對於純網銀有相當大的興趣。

Virtual banks - Hong Kong

The Hong Kong Monetary Authority has recently granted eight licences to establish virtual banks, the last set of licences announced in May 2019.

These licences have been awarded to companies from various sectors – insurance, technology firms, non-banking financial institutions, payment services, telcoms, travel services, fintech and so on. Most of these are joint ventures (JVs) and some traditional banks are partners in the JVs.

The companies awarded licences in Hong Kong, as per the HKMA's May 2019 announcement, are:⁶

- Ant SME Services: fully owned by Ant Financial who launched Alipay
- Insight Fintech: a joint venture between Xiaomi and AMTD Group, a non-bank financial institution
- Infinium: a joint venture between Tencent, Industrial and Commercial Bank of China, Hong Kong Exchanges, and Clearing (HKEX) and Hillhouse Capital
- Livi VB: a joint venture between Bank of China HK, JD Digits and Jardines
- SC Digital: a joint venture between Standard Chartered, PCCW Limited, HKT and Ctrip Hong Kong
- Ping An One Connect: fully owned by Mainland Chinese insurance giant PingAn
- WeLab: a Hong Kong based fintech that runs WeLend in Hong Kong, Wolaidai in Mainland China and Maucash in Indonesia. WeLab has been funded by Alibaba, Sequoia Capital, ING Bank and IFC
- ZA Bank: fully owned by mainland Chinese insurance giant ZhongAn Insurance



香港的純網銀

香港金融管理局共發行了八張純網銀執照。最後一張於2019年5月公佈。

上述執照頒布給不同領域的企業，包括保險、科技公司、非銀行的金融機構、支付服務公司、電信公司、旅遊服務業及金融科技公司等。大多是合資企業，其中亦不乏一些傳統銀行。

根據香港金融管理局於2019年5月的公佈資訊，香港獲得執照的公司包括：⁶

- 螞蟻商家服務 (Ant SME Services): 由推出支付寶的螞蟻金服所有
- 洞見金融科技 (Insight Fintech): 小米與非銀行金融機構尚乘集團的合資企業
- 貽豐 (Infinium): 騰訊、中國工商銀行、香港交易所 (HKEX) 及高瓴資本的合資企業
- Livi VB: 中國銀行(香港)、京東數字科技及怡和集團的合資企業
- SC Digital: 渣打銀行、電訊盈科有限公司、香港電訊及攜程香港的合資企業
- 平安壹帳通 (Ping An One Connect): 由中國內地保險業巨頭平安保險全資擁有
- WeLab: 由於中國及印尼經營我來貸 (Wolaidai) 和香港經營 WeLend 的金融科技公司所有。WeLab 獲得阿里巴巴、紅杉資本、荷蘭國際銀行及國際金融公司投資。
- 眾安虛擬金融 (ZA Bank): 由中國內地保險業巨頭眾安保險全資擁有

⁶<https://www.hkma.gov.hk/eng/news-and-media/press-releases/2019/05/20190509-3/>

Virtual banks - Taiwan

With 37 banks and around 5,000 branches for a population of 23 million people, Taiwan's population in general does not have a shortage of banking options. Despite this, there is still room to effectively cater to underserved segments, namely younger consumers who find it difficult to get credit, and who prefer to do their banking online.⁷

Virtual banking may be the answer and the Financial Supervisory Commission (FSC) has granted virtual banking licences to three consortiums:⁸

- LINE Bank: led by Japanese messaging app operator LINE Group
- Next Bank: led by Taiwanese telecom operator Chunghwa Telecom
- Rakuten International Commercial Bank: operated by Japanese eCommerce firm Rakuten Inc and Taiwan's IBF Financial Holdings

These licences are meant to be a pilot and if successful, more licences may be awarded.

台灣純網銀

台灣擁有37家銀行和大約5,000間銀行分行，當地2,300萬人口不缺乏各種選擇的銀行服務。然而，針對無法享受到有效金融服務的族群而言，仍然有許多進步空間，尤其是當地較難從傳統銀行得到信用紀錄的年輕消費者，這個族群更傾向使用線上銀行服務。⁷

純網銀或許就是解決問題的方針。台灣金融監督管理委員會 (FSC) 已向三個組織頒發純網銀執照⁸，其中包括：

- 連線商業銀行 (LINE Bank): 由日本通訊軟體公司LINE Group 所有
- 將來銀行 (Next Bank): 由台灣電信公司中華電信所有
- 樂天商業銀行 (Rakuten International Commercial Bank): 由日本電子商務公司樂天 (Rakuten Inc) 和台灣國票金控 (IBF Financial Holdings) 經營

上述首發執照目的為測試成效。如能成功，將來可能計畫頒發更多網銀執照。

Virtual banks - Macau

In Macau, Ant Bank Macau (formerly Xinghui Bank Limited) was reported to be taking deposits as of August 2019, having gained approval in 2018. It has a mandate to promote inclusive finance. Ant Bank Macau is owned by Ant Financial Services Group, a group company of Alibaba and AGTech Holding.⁹

澳門純網銀

澳門的螞蟻銀行(前星匯銀行)於2018年獲准，據報導已於2019年8月開放存款服務，宗旨為促進普惠金融。螞蟻銀行由阿里巴巴集團旗下的螞蟻金服集團及亞博科技控股所有。⁹



⁷<https://topics.amcham.com.tw/2019/05/does-taiwan-need-virtual-banks/>

⁸<https://www.reuters.com/article/us-taiwan-banks-digital/taiwan-issues-islands-first-virtual-bank-licences-idUSKCN1UP0UO>

⁹<https://www.macaubusiness.com/first-virtual-bank-in-macau-only-accepting-deposits/>

Awareness of virtual banking

Though none of the virtual banks in the three markets have started offering services to consumers yet, the awareness of the concept is quite high in Hong Kong and Taiwan. (Figure 6.1)

Taiwan leads over Hong Kong on awareness of virtual banking at 72% versus 64%. Macau lags behind with only a third of consumers aware of virtual banking.

Perceived pros and cons of virtual banking

With currently limited knowledge of virtual banking, lower fees (51%) and better interest rates (49%) are the main benefits consumers see in virtual banking. However, many consumers also expect that virtual banks will provide better user experience, more innovative services, better responsiveness and more flexibility, better reporting and more integrated services.

The most obvious disadvantage of virtual banking is the inability to meet someone in person and this is mentioned by just over half the consumers. A related drawback is an expectation among a fifth of consumers that virtual banks will have poor service. A third feel that virtual banks will be less flexible.

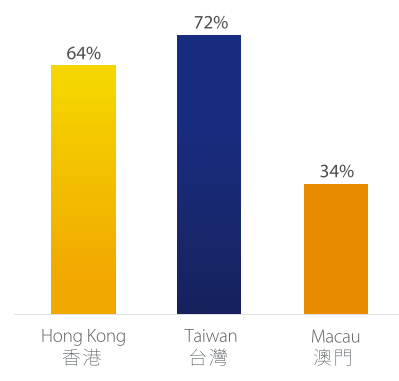
Not having a past record in banking is mentioned by 49% as a weakness and 40% say that not having their own ATMs and having to use other banks' ATMs is a limitation.

Building trust with consumers will perhaps be the key challenge for virtual banks as 43% say that trustworthiness of virtual banks is a concern.

對於純網銀的認知

儘管三個地區的純網銀尚未上路，但香港和台灣民眾普遍對純網銀的概念都有相當高程度的認知。(圖6.1)

台灣民眾對純網銀的認知比達72%，領先香港的64%。澳門則只有三分之一的消費者曾聽過純網銀的服務。



► Figure 6.1 Virtual Banking Awareness
圖6.1 對純網銀的認知

純網銀的利與弊

儘管目前民眾對純網銀的認識有限，大多數人認為純網銀可以帶來較低的費用(51%)以及較高的利率(49%)。然而，許多消費者也期望純網銀能提供更好的用戶體驗、更創新的服務、更好的反應和更高的彈性、以及更好的報告和更多元的服務。

近過半民眾認為無法面對面與服務人員溝通是使用純網銀的缺點之一，並且有五分之一的民眾預期純網銀的服務品質會較差。另外還有三分之一的人認為純網銀的彈性會較低。

有49%民眾認為純網銀的缺點在於缺少營運銀行的經驗，更有四成表示純網銀的其中一個限制是由於本身沒有提款機，用戶必須使用現有傳統銀行的提款機。

由於有43%民眾對純網銀的可信度尚有疑慮，因此如何建立消費者信心將是一項重要的挑戰。

Interest in virtual banking

對純網銀服務的興趣程度

Interest in opening a virtual banking account follows the same pattern as awareness. Taiwan consumers show the most interest with 20% saying they would definitely open an account and another 42% saying they may do so. (Figure 6.2)

In Hong Kong, a tenth say they will definitely open an account while another two in five are tentatively interested.

Macanese consumers are the least interested with only 7% saying they will definitely open an account and a third showing some interest.

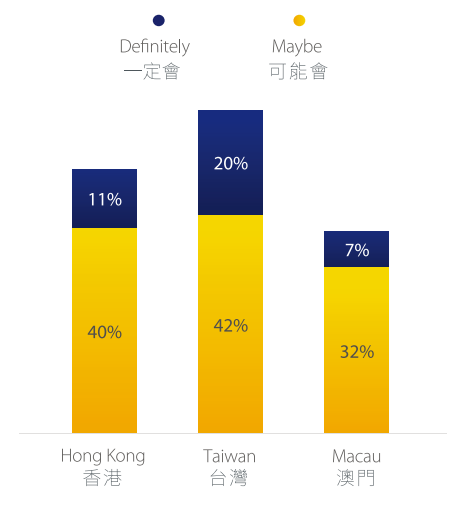
Though governments and many commentators expect that virtual banking will be of most interest to younger people, who are most often the ones who are unable to get loans and other services at traditional banks, our survey shows that there is little difference in interest levels across age groups. Also, perhaps contrary to expectations, higher income groups show somewhat higher interest (62%) in opening virtual banking accounts than less affluent consumers (50%).¹⁰

民眾對純網銀的認識程度以及於純網銀開戶的興趣程度成正比。其中以台灣消費者興趣最高，有20%的人表示「一定會開戶」，有42%的人表示「可能會開戶」。(圖6.2)

香港有一成的消費者表示「一定會開戶」，有五分之二的人表示「可能會開戶」。

澳門消費者興趣程度最低，只有7%的人表示「一定會開戶」，三分之一的人表示「可能會開戶」。

由於年輕人相較之下較難以透過傳統銀行獲得貸款或其他服務，因此政府及許多分析人員預期年輕世代應該會對純網銀最感興趣。然而有趣的是，本次調查顯示，不同年齡層對純網銀感興趣的程度差不多。與預料中相反的是，高收入族群對於開設純網銀帳戶方面的興趣(62%)比起低收入族群更高(50%)。¹⁰



► Figure 6.2 Interest in opening a virtual bank account
圖6.2 於純網銀開戶的興趣

¹⁰Higher income refers to approximately the top third of income earners in each market
¹⁰高收入族群為每個地區中收入最高前三分之一族群

INTEREST IN OPEN BANKING SERVICES, BUT CONSUMERS HESITANT TO SHARE PERSONAL INFORMATION

民眾對開放銀行服務感興趣，但對提供個人資料有所保留

Open banking is another initiative that is gaining traction globally. It is supported by many governments and the financial industry. It refers to a set of standards that allows consumers to have their financial institutions share their financial information with specifically selected organizations.

For instance, someone who has multiple bank accounts and multiple credit cards would be able to give a third-party access to all their bank and credit card information. This would allow services such as consolidated overviews of transactions across all banks, expenses analyses, cost savings advice, and many other services.

開放銀行是受到全球矚目的另一項議題，且受許多地方政府及金融業界支持。開放銀行使消費者授權其使用的銀行能夠與特定組織分享財務資料。

舉例來說，擁有多個帳戶及多張信用卡的用戶可以授權第三方供應商取得他們的銀行和信用卡資料，並為其提供包括整合所有銀行帳戶的交易總覽、支出分析及節約日常支出建議服務等。

Lower awareness and interest in open banking

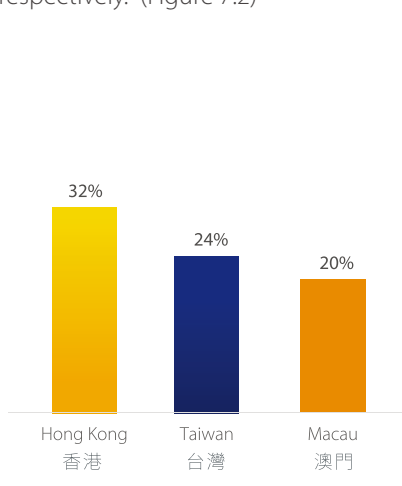
Awareness of open banking is much lower than awareness of virtual banking. Hong Kong consumers have the highest awareness at 32%, with Taiwan at 24% and Macau at 20%. (Figure 7.1)

At an overall level, interest levels are also lower in all markets than for virtual banking. Again, Taiwanese consumers are most interested, but only a tenth are very interested to use and another third being 'somewhat interested'. Only 4% of Hong Kong consumers are 'very interested' and another quarter are 'somewhat interested'. In Macau, the figures are even lower, with 4% and 16% being 'very' or 'somewhat interested' respectively. (Figure 7.2)

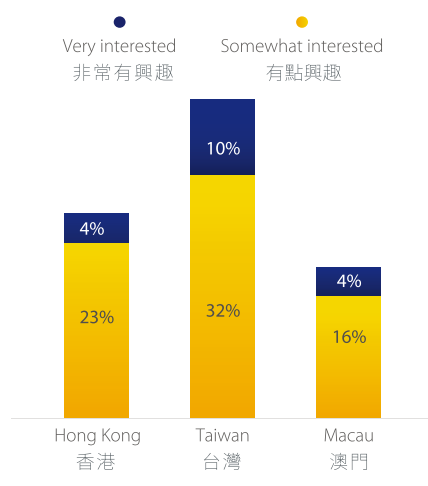
民眾對開放銀行的認識和興趣程度較低

民眾對開放銀行的認知遠低於純網銀。認識程度以香港消費者32%為最高、台灣24%、澳門20%。(圖7.1)

整體而言，三個地區對開放銀行的興趣程度較純網銀低。台灣民眾雖然對開放銀行最感興趣，但也只有十分之一的人表示「非常有興趣」，三分之一表示「有點興趣」。對於香港民眾而言，只有4%對開放銀行「非常感興趣」，四分之一表示「有點興趣」。澳門民眾的數字更低，分別只有4%和16%的人表示對開放銀行「非常感興趣」及「有點興趣」。(圖7.2)



► Figure 7.1 Awareness of open banking
圖7.1 對開放銀行的認識程度



► Figure 7.2 Interest in using open banking services
圖7.2 使用開放銀行服務的興趣程度

Interest in specific open banking services

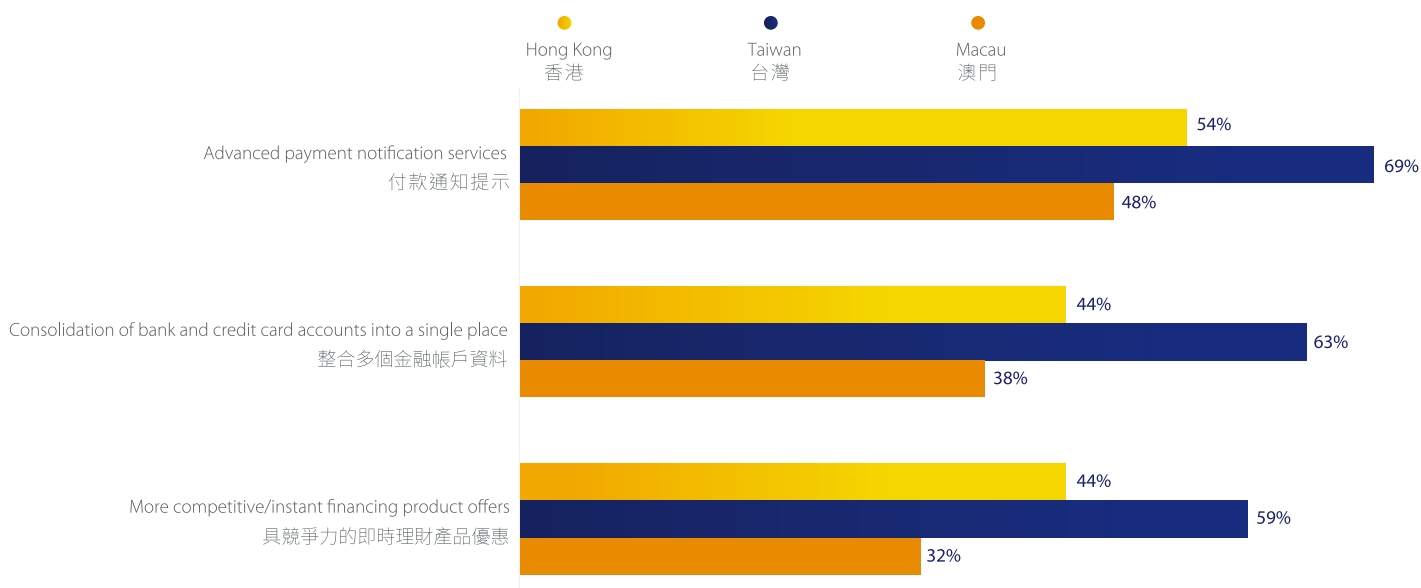
對開放銀行服務的興趣程度

When shown specific open banking services – advanced payment notifications, consolidation of all financial accounts' information and competitive instant financing products – the interest picks up considerably, going up by between 12% and 28% depending on the specific service and market. (Figure 7.3)

In all three markets, advanced payment notifications is the service that is most appreciated – 69%, 54% and 48% of consumers respectively in Taiwan, Hong Kong and Macau express an interest in availing, followed by consolidation of account information from different accounts. Competitive instant financing offers receives the least interest relatively speaking, but it still has between 32% (in Macau) and 59% (in Taiwan) of consumers expressing interest.

當消費者了解開放銀行服務內容後，像是付款通知提示、整合多個金融帳戶功能、還有即時的理財優惠訊息等，興趣程度大幅提升，依據地區不同增幅為12%至28%之間。(圖7.3)

在三個地區之中，最受歡迎服務為付款通知提示，其中台灣、香港和澳門分別有69%、54%和48%表示有興趣使用。第二受歡迎的服務為金融帳戶整合功能。民眾對即時理財產品優惠訊息興趣程度較低，但是澳門及台灣仍分別有32%和59%的人表示有興趣使用。



► Figure 7.3 Interest in specific open banking services
圖7.3 對特定開放銀行服務的興趣程度

Concerns with sharing personal information

The other side of the coin for availing some of the open banking services is the need to share personal information with banks and other service providers. (Figure 7.4)

Much fewer consumers are willing to share their personal information than are interested in the services.

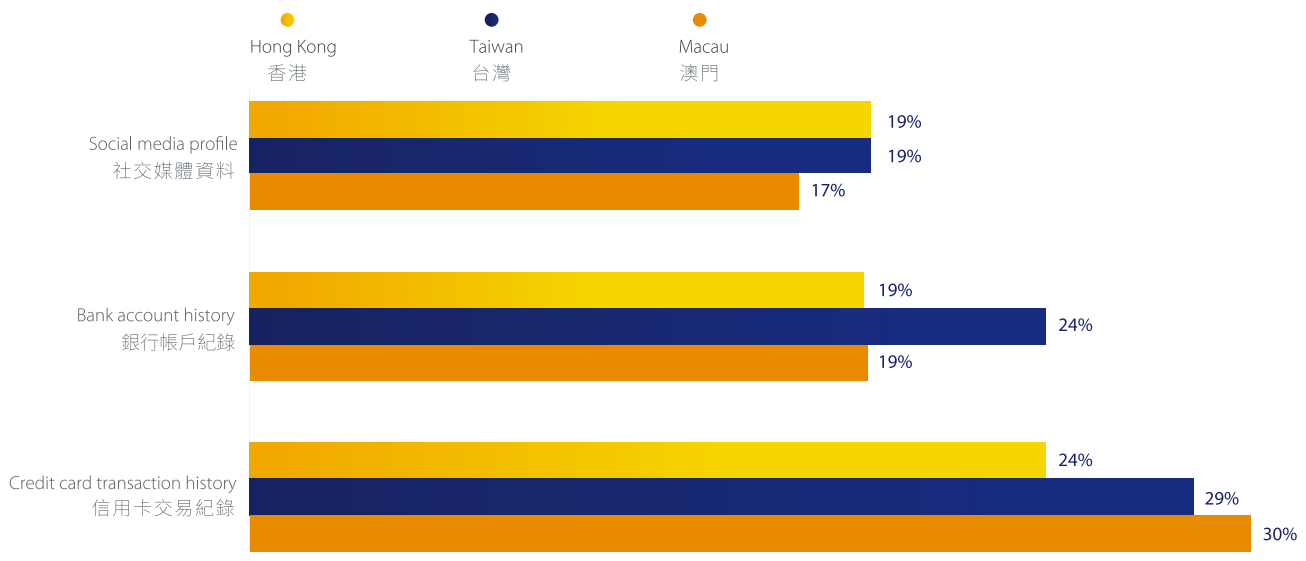
Consumers are more comfortable sharing their credit card information than in sharing their bank account details or their social media profile with third parties. In Macau, 30% say they are willing to share their credit card information. The corresponding figures for the other two markets are lower and so are the figures for those willing to share banking or social media information.

關於分享個人資料的疑慮

另一方面，消費者需要向銀行和第三方服務供應商提供個人資料以取得開放銀行服務。(圖7.4)

消費者願意分享個人資料的意願比使用開放銀行服務還要低。

比起分享銀行帳戶資訊或社交媒體資料，消費者較願意跟第三方服務供應商分享信用卡資料。澳門有30%的受訪者表示願意分享信用卡資料，其餘兩個市場的對應數字則較低，願意分享銀行或社交媒體資料的佔比也一樣較低。



> Figure 7.4 Willingness to sharing personal information with providers
圖7.4 分享個人資料予服務供應商的意願

When asked what types of organizations they would trust with their personal financial information, governments top the list, followed by utility companies, banks and telecoms. At the other end of the spectrum, software and software as a service (SaaS) companies and mobile wallet companies are the least trusted. (Figure 7.5)

Macau consumers are the most trusting of all types of organizations than their counterparts in Hong Kong and Taiwan. Eighty-two percent in Macau say they would trust the government with their financial information compared to only about half that number in the other two markets. The figures are also considerably higher in Macau for utility companies, banks and telecom companies.

These concerns will need to be assuaged in a credible manner to get consumers who showed interest to sign up for these open banking services.

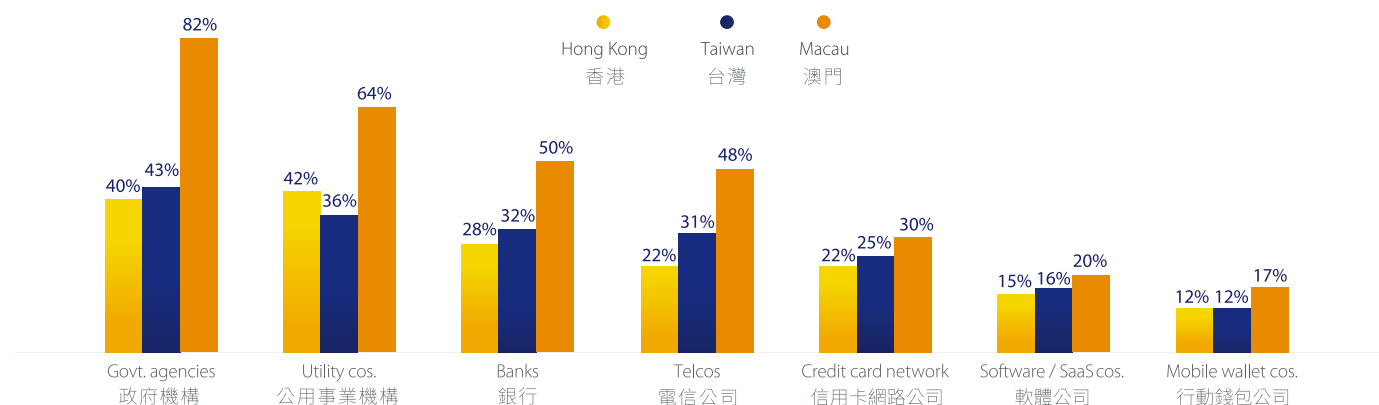
當民眾被問及願意信任哪些組織瀏覽個人財務資料時，政府居榜首，其次是公用事業機構、銀行和電信公司。然而，最不被信任的為軟體公司、軟體服務供應商和行動錢包公司。(圖7.5)

澳門消費者對於上述組織的信任程度較香港及台灣高，其中82%表示信任政府。相反的，其餘兩個市場對政府只有約五成民眾表示信任政府。另外，澳門給予公用事業機構、銀行和電信公司的信任也同樣較香港及台灣高。

服務供應商必須從提高消費者信任開始，讓民眾能更安心使用開放銀行服務。

Governments are the most trusted organization with personal financial information.

民眾對於政府瀏覽個人財務資料表示最為信任。



► Figure 7.5 Trust in organisations upon sharing of personal financial information
圖7.5 對於分享個人財務資料給不同機構的信任程度

10

SUMMARY OF THE THREE MARKETS 三大市場概述

MEASURE 範疇	HONG KONG 香港	TAIWAN 台灣	MACAU 澳門
CASH VS CASHLESS PAYMENTS 現金與無現金付款			
PAYMENT METHODS USED 支付方式			
CASH 現金	91%	91%	96%
CASHLESS METHODS 無現金方法			
Credit/debit cards 信用卡和簽帳金融卡	80%	83%	52%
Contactless cards 感應式卡片	61%	49%	9%
Mobile contactless 行動感應支付	58%	40%	22%
QR Payments QR Code 掃碼支付	28%	49%	10%
'Tipping point' for opting for cashless instead of cash 轉用無現金方式的金額	HKD 100 (~USD 13)	NTD 400 (~USD 13)	MOP 200 (~USD 25)
Preference – cash vs. cashless methods 現金與無現金支付的偏好	29% cash 現金: 71% cashless 非現金	41% cash 現金: 59% cashless 非現金	74% cash 現金: 26% cashless 非現金
Net change in cash usage compared to 2 years ago ¹¹ 比起2年前所攜帶的現金 ¹¹	-21%	-21%	16%
Cashless society possible within 7 years 預期7年內實現無現金社會	53%	49%	53%
DIGITAL WALLETS 電子錢包			
Use at least one digital wallet 最少使用一個電子錢包	85%	65%	75%
Fund digital wallet via credit or debit card 透過信用卡或簽帳金融卡為電子錢包加值	59%	64%	27%
Feel personal information is somewhat to very safe when making mobile payments 使用手機付款時認為個人資料是安全的	63%	56%	60%
ECOMMERCE 電子商務			
% who shop online at least once a month 每月至少上網購物一次的百分比	78%	83%	68%
Slightly to very concerned about security when making online purchases 網上購物時對付款安全頗十分關注	40%	68%	30%
TRANSIT 交通工具			
% would use credit/debit card to pay for public transport if available 會考慮使用信用卡或簽帳金融卡支付公共交通工具費用的百分比	62%	76%	N/A

¹¹Net change = (% using more cash – % using less cash)

¹²淨變化=(使用較多現金百分比-減少使用現金百分比)

MEASURE 範疇	HONG KONG 香港	TAIWAN 台灣	MACAU 澳門
SMALL MERCHANTS 小型商家			
% who now use cash most often to pay at small merchants 於小型商家購物時最常使用現金作為付款方式的百分比	84%	93%	84%
% who would prefer cashless methods 偏好無現金付款方式的百分比	62%	52%	46%
% who would prefer card supported options ¹² 偏好以卡片支援付款方法的百分比 ¹²	34%	44%	26%
VIRTUAL BANKING 純網銀			
Virtual banking awareness 純網銀的認識程度	64%	72%	34%
General interest in opening virtual bank account 純網銀開戶的興趣程度	51%	62%	39%
OPEN BANKING 開放銀行			
Open banking awareness 對於開放銀行的認識程度	32%	24%	20%
General interest in using open banking 使用開放銀行的興趣程度	27%	42%	20%
INTEREST IN SPECIFIC OPEN BANKING SERVICES 對特定開放銀行服務的興趣			
Advanced payment notifications 付款通知提示	54%	69%	48%
Consolidation of bank & credit card accounts 整合不同金融帳戶資料	44%	63%	38%
Competitive/Instant finance product offers 提供具競爭力的即時理財產品優惠	44%	59%	32%

¹²Card supported options include credit and debit cards, contactless cards and mobile contactless payments

¹²卡片支援支付方式包括信用卡、銀帳金融卡、感應式卡片及行動感應支付



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ABOUT VISA

關於VISA



Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network—enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

For more information, visit www.Visa.com.hk, www.VisaAPNews.asia and [@VisaNews](https://twitter.com/VisaNews).

Visa是全球數位支付領域的領導者，我們的使命是透過最具創新、可信任和安全的支付網路連接全世界，使個人、企業和經濟都能蓬勃發展。我們先進的全球處理網路VisaNet在全世界提供安全可靠的支付，每秒可處理超過65,000筆交易。Visa對創新的堅持不懈是任何科技裝置上互聯網商務快速成長的催化劑，也是每個人在每個地方之於未來無現金社會夢想背後的驅動力。隨著世界向數位化轉變，Visa正在應用我們的品牌、產品、人才、網路和規模來重塑商務的未來。

查詢更多資料，請參考
關於Visa：[About Visa](#), visa.com/blog
and [@VisaNews](https://twitter.com/VisaNews)。

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ABOUT INTUIT RESEARCH

關於 INTUIT RESEARCH



Intuit Research is a boutique market research consultancy that provides high quality research, business insights, and thought leadership services to clients in the financial, technology, and consumer sectors. The company operates from offices in Hong Kong, Singapore and London and has a team of highly experienced researchers that take a hands-on approach to the design, execution, and interpretation of international market research, bringing to clients the insights they require to make business decisions.

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Intuit Research 是一家精品市場調查顧問公司，為金融、高科技及各類消費品公司的客戶提供高品質的研究，商業建議和思想領導方案。Intuit Research擁有一支經驗豐富的市場調查團隊親自設計、執行和詮釋國際性的市場調查，以具洞察力的見解幫助客戶作出各類業務決策。Intuit Research在香港、新加坡和倫敦均設有辦事處。

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