

Bank 3.0：台灣數位金融戰場

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未來最大的銀行，將是能夠透過手機提供最多服務的銀行！

Bank 3.0 時代，透過網路與隨身科技，人們可以隨時隨地使用金融服務，不再依賴銀行臨櫃服務與實體 ATM，全球銀行正歷經一波波大規模裁員潮。

全球都在改變使用網路銀行習慣，轉帳、查詢、繳費、買基金股票、兌換外幣、網購買賣等，都能在網路上進行操作，且更加便利、不受時間地點的限制，傳統銀行業者的實體通路已不再吃香，未來「**銀行不再是一個地方，而是一種行為**」。

資訊安全、操作人性化，是銀行發展數位服務的基本條件！

然而在台灣，即使是適應能力強的年輕消費者，對數位金融服務的熟悉度，都還跟不上世界的腳步，使用意願尚在有意識、但嘗試意願不高的階段。照理來說，消費者越來越依賴網路，且比起前往實體銀行的交通與等待時間，數位網路似乎有效率多了，銀行服務的數位行動化看來是勢在必行，那是什麼原因讓這個趨勢在台灣走不快呢？



根據市場研究資料顯示，會造成如此落差的主要原因是，台灣年輕消費者對於線上開戶過程中所需的個人資訊安全有所疑慮，另外也常因網頁介面設計、資料上傳與相關軟體的設計不佳發生操作困難，阻礙使用數位帳戶的意願。甚至，許多消費者已實際嘗試線上開戶，卻因遇到狀況無法處理、繼續，寧願重回傳統通路。

因此，該如何逆勢而起，吸引年輕人使用數位帳戶，並且設計出能夠受到市場喜愛的數位金融產品，正是傳統銀行現在所面臨的挑戰。銀行必須從客戶角度來規劃與提供服務，簡化繁瑣步驟、提升效率，並針對顧客使用流程和步驟做調查，深入了解顧客的痛點和需求來開發新產品。

優存利率、降低手續費、口碑行銷，是銀行擴展數位服務的不二法門！

目前，台灣傳統銀行針對年輕族群推廣數位帳戶，多以活存利率優惠做為微利時代的開戶誘因。例如華南銀行的數位帳戶 SnY，存款 10 萬元內可享年利率 1.1%，台新銀的 Richart 在 100 萬內存款年利率一律 1%。除了活存利率優惠外，消費者普遍喜好的是跨行提領 / 轉帳手續費優惠。

至於行銷方式，由於數位帳戶聚焦網路世代，網路口碑成為不可忽視的行銷管道，PTT、FB、Mobile01 等社群網站的資訊相當重要。消費者受到廣告或社群資訊刺激後，會主動搜尋相關訊息，查詢網路口碑，並連結回銀行網頁查詢吸引他們的產品或服務。

此外，近年崛起的金融科技 (FinTech) 短短數年間便席捲全球，成功打入網路世代的生活，對金融業帶來極大衝擊。全球金融已朝向 Bank 4.0 遷徙，正積極發展去銀行化 (de-banked)，而台灣推展數位金融的發展較慢，還在金融交易逐漸電子化的 Bank 2.0 與數位銀行 Bank 3.0 徘徊，台灣的金業數位化轉型必須再加把勁，迎向 Fintech 浪潮。

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Bank 3.0 : A Battlefield of Digital Finance in Taiwan

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The More Business on the Mobile, The Larger the Bank

Massive layoffs are happening around the world in the new era of Bank 3.0. Thanks to the internet and portable technology, people are able to get access to the financial services anytime and everywhere, and they no longer need to rely on the counter service and ATM machine of bank.

People around the world are getting accustomed to the internet bank services like transferring, inquiry, paying, investing such as purchase on stock and fund, currency exchanging, and online shopping etc. There will be no limit of time and location to use bank service. Bank, in the future, will not be just a place, but a behavior.

Data Safety & Human-based Operation Are the Basic Requirements of Digital Banking

Nonetheless, in Taiwan, even within youngsters with strong adaptability, the familiarity with using digital financial service is still insufficient. The status is now remaining as having awareness but less intention. Normally as more and more consumers are relying on Internet, the development of digital network should be able to save people a great amount of time waiting in banks with number tickets crumbled in their hand. Financial service digitalizing seems much more efficient and imperative, so what is retarding the pace of the development in Taiwan?



As marketing research shown, reasons of having this discrepancy is that young customers have worries on the safety of personal data, and they also encounter difficulties due to unclear website display, data uploading and software malfunction. These reasons hold back the customer's willingness of having digital account. Even worse, some customers did intend to open an account online, but they would rather return to the traditional way due to some unsolvable problems encountered.

As a result, how to reverse and redeem the situation is the question to ask. To be more specific, how do the traditional banks adjust to the changing consumer behavior? How to encourage and to attract the digital account usage of youngsters? How do they design the digital finance product favored in the market? To develop a new product based on the understanding of consumer's pain points and needs, a further survey focusing on their usage process and steps is necessary.

Higher Interest Rate, Lower Processing Fee, And Word-Of-Mouse Are the One and Only Way to Expand Mobile Banking Business

At present time with meager profit, special offer on current deposit interest rate is the encouragement that given from the traditional banks to the young customers for using digital account. Hua Nan Bank released a digital account called SnY, within a hundred thousand Taiwan dollars of savings can benefit with 1.1% of AIR. Taishin international bank has 'Richart', claiming a 1% of AIR for savings below 1 million Taiwan dollars. In addition to special interest rate offer on current deposit, customers generally prefer offer on processing fee of inter-bank deposit and transfer service.

As for the marketing strategy plan, due to the strong connection between digital account and internet, word of mouse becomes an unneglectable marketing channel, information on PTT, FB, Mobile01 are significant. Customers will actively search for related information online after being stimulated by the ads or the information on social media. In the end, they will be linked back to the bank's website to look for the products and services that they are appealed to.

FinTech that sprang up in recent years, has swept the globe, it successfully entered the market and cast great impacts on financial industry. A big move toward Bank 4.0, so called 'De Banked', is carrying out world-wide. Yet Taiwan, as a relative late starter of digital finance, are still lingering between Bank 2.0 and 3.0, communications facilitated financial transactions and digital bank. More efforts should be made for the digitalization of finance industry in Taiwan to catch up with the Fintech trend.

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