

Research of the Public Perspective on Electronic Payment in Taiwan

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Abstract

The use of Electronic Payment (EP) in Taiwan has not as popular as in some other countries, such as China. With government's determination and a broad business opportunity of EP, we can see the EP has gradually being adopted as medium of payment nowadays. This research aimed to explore current situation of using EP in Taiwan and the reason of using or not using EP. This research collected 400 questionnaires form various cities of Taiwan to analyze people's perspective of using EP in Taiwan.

This research has found that most people in Taiwan were relative conservative who did not feel comfortable in using EP. The public was so worry about financial fraud. The research also found that the people did not support EP because the government did not actively promote EP scheme. Besides, the ATM has very convenient for the public. With such situation, it has very convenient to pay cash in transaction.

From the questionnaire, respondents had also shared their opinion on EP which could provide government and private sectors as reference. It expected those opinions could help to solve the challenge and to encourage people to use EP as

medium of payment in Taiwan. This research also propose that government shall give some tax reduction schemes as incentive to promote the EP scheme.

Keywords: Electronic payments, Taiwanese, mobile payment