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發卡企業行動支付推動策略之探討-以某個案公司為例

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摘要

隨著智慧化時代的來臨與手機普遍化，促進行動支付的蓬勃發展。然而，一向以提供卡片做為用戶消費的企業，如何從卡片支付模式轉變為行動支付模式，就成為當前發卡企業必須重視與推動的政策。有鑑於此，首先分析研究主題之支付與智慧支付發展現況，以利研究主題的掌握。其次，針對支付、我國行動支付與其消費情形進行文獻探討，以奠立研究架構與步驟。再者，採個案研究，並進行高階主管深訪與次級資料分析。最後，提出本研究結論：對個案而言，業界應積極研發相關技術推出行動支付服務、各地原有支付工具的安全性、便利性及穩定性，高度影響當地行動支付的發展、我國行動支付起步晚，功能無差異化，又缺乏互聯網生態系，又受限於法令，業者習於一窩蜂的淺碟式經營。本研究建議：應從企業生態系統經營思考-注意外部環境與策略規劃須突破自身框架。

關鍵字：發卡企業、行動支付、推動策略

Abstract

With the advent of the intelligent era and the universalization of mobile, the promotion of mobile payment has flourished. However, companies that have always provided cards as user consumption have changed from a card payment model to a mobile payment model, which has become a policy that must be valued and promoted by current card-issuing companies.

First, the study analyzed the card-issued business in to understand characteristics & status of the industry. Secondly, it conducted literature review on the payment, mobile payment & consuming situation of our country. Furthermore, case studies were conducted and it was conducted through in-depth interviews with senior executives and secondary data analysis. Finally, the conclusion of this study: The industry should actively develop relevant technologies to launch mobile

payment services, the security, convenience and stability of the original payment tools, and highly influence the development of local action payments. Our existing payment environment is convenient and safe, and mobile payment starts late.,lacking the Internet ecosystem, and limited by laws and regulations, the industry is familiar with same and thin management. The suggestion of the study: Think about the business ecosystem management - pay attention to the external environment and strategic planning must break through its own framework.

Keyword : Card-issued Business, action payment, promotion strategy