

題目	行動支付關鍵因素分析
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摘要	利用固定效果與隨機效果，探討各國使用行動支付的可能影響因素。使用卡片支付的消費和 GDP 貢獻度為行動支付比率的替代變數。發現移動手機門號成長率、上網人口比率、通貨膨脹率、教育指數、國家競爭力排名，對使用行動支付比率呈現顯著正相關。而都市化程度、數位應用能力，對使用行動支付比率呈現顯著負相關。加入調整係數分析，探討各因素對各國預期達成使用行動支付目標的調整速率影響。發現對使用支付卡片的消費貢獻度、GDP 貢獻度調整係數，皆以全部國家樣本組別最大，而教育指數 80%以下國家為最小，表示欲提高行動支付比率需要較久時間。
關鍵字	行動支付比率、使用支付卡片的消費貢獻度、使用支付卡片的 GDP 貢獻度、調整係數
Title	The Analysis of Key Factors for the Mobile Payment
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Abstract	This study used one way and two ways of fixed and random effects to explore the possible influencing factors that were affecting the use of mobile payments across nations. Moreover, this study subdivided all samples into four groups, internet population rate above and below 70% and educational index above and below 80%. The usage of the payment card for consumption contribution and the usage of the payment card for GDP contribution could be substituted to the mobile payment ratio. The results showed that mobile phone number growth rate, internet population rate, inflation rate, educational index, and ranking of the national competitiveness were positively correlated with the mobile payment ratio. Urbanization and digital application skills were negatively correlated with the mobile payment ratio. The adjustment coefficient was added to judge the rate of desired adjustment level in this study. The comparison of the usage of the payment card for consumption contribution and GDP contribution showed that most significant adjustment coefficient existed in all samples. The smallest adjustment coefficient was educational Index below 80%, meaning that countries with a low education index will need longer time to achieve the desired level in the mobile payment ratio.
Keyword	Mobile Payment Ratio, The Usage of Payment Card for Consumption Contribution, The Usage of Payment Card for GDP Contribution, Adjustment Coefficient