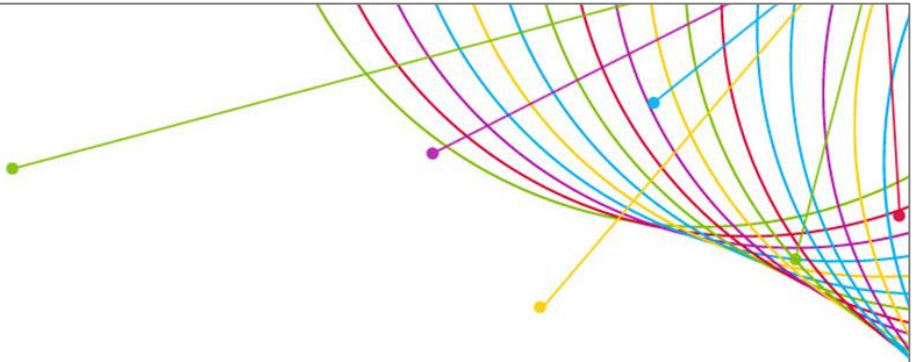


nielsen

AN UNCOMMON SENSE
OF THE CONSUMER™



PAY BY PLATSTIC OR PAPER?

2014 NIELSEN PAYMENT METHOD
REPORT

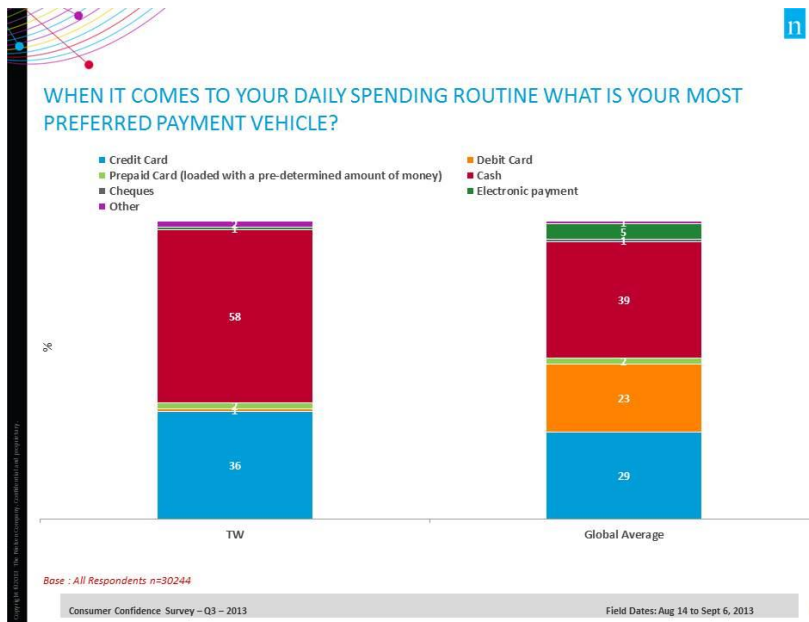


Do you still prefer to pay cash for your grocery shopping? Or, you start to use credit card or debit card for your daily spend?

About two out of five Taiwanese consumers say their preferred payment method for daily spending is plastic rather than paper, slightly less than the one out of two people around the world who prefer cards, according to a recent study by Nielsen.

Respondents from Nielsen's Global Survey of Saving and Investment Strategies, which polled more than 30,000 Internet respondents in 60 countries, say their preferred form of payment is credit card (29%), debit card (23%) or prepaid card (2%) instead of cash (39%). This preference was strongest in North America (71%) and Asia-Pacific (58%).

Taiwan card usage is behind the global average and six out of ten preferring cash. Thus, for card issuers, it's critical to attract consumers to use credit cards and also become consumers' top-of-mind credit card.



Taiwanese consumers, however, prefer cash (58%), followed by credit cards (36%), prepaid cards (2%) and debit cards (1%).

Credit cards are the second most preferred form of payment, with 39 percent of respondents using one payment card on a regular basis, and 29 percent regularly using more than three cards.

Taiwan card usage is behind the global average and six out of ten preferring cash. Thus, for card issuers, it's critical to attract consumers to use credit cards and also become consumers' top-of-mind credit card. Using a segmented approach to develop products and promotions, such as earning mileage points and accessing merchant promotions that are more closely aligned with their spending behaviors, will then help to attract card holders.

[The Move to Mobile/Online](#)

14 percent of global respondents are already using electronic payments as their second most preferred payment vehicle. In Taiwan, 12 percent of respondents say they already use electronic payments as the second most preferred form of daily spending payment.

When it comes to cyber-safety concerns, Taiwanese respondents are more hesitant, with 32 percent saying they would not use their cards on either a smartphone or tablet.

Further enticement to online shopping has been made with the advancement of electronic wallet solutions that facilitate the use of cards in a virtual environment by creating secure payment channel alternatives.

[About the Nielsen Global Survey](#)

The Nielsen Global Survey of Saving and Investment Strategies was conducted between August 14 and September 6, 2013, and polled more than 30,000 consumers in 60 countries throughout Asia-Pacific, Europe, Latin America, the Middle East, Africa and North America. The sample has quotas based on age and sex for each country based on their Internet users, is weighted to be representative of Internet consumers, and has a maximum margin of error of $\pm 0.6\%$. This Nielsen survey is based on the behavior of respondents with online access only. Internet penetration rates vary by country. Nielsen uses a minimum reporting standard of 60 percent Internet penetration or 10M online population for survey inclusion. The Nielsen Global Survey, which includes the Global Consumer Confidence Survey, was established in 2005.

About Nielsen

Nielsen Holdings N.V. (NYSE: NLSN) is a global information and measurement company with leading market positions in marketing and consumer information, television and other media measurement, online intelligence and mobile measurement. Nielsen has a presence in approximately 100 countries, with headquarters in New York, USA, and Diemen, the Netherlands. For more information, visit www.nielsen.com.