

Abstract

Electronic bill presentment and payment (EBPP) has become one of the most important Internet applications for service providers across most industries but for telecom companies, the stakes are even higher. It is considered to be the strategic weapon which differentiates the telco itself with the competitors. However, the adoption rate of EBPP service as a substitute for cash is relatively slow. Refer to the findings of this study, only 5% of the respondents are paid through the Internet.

This study examines how consumers in Macau perceived this new financial service, and makes use of a concept in consumer behaviors and perceived risk to study the differences of consumers' risk perceptions among alternative payment methods: Cash & EBPP, whether potential users of EBPP perceive the risk of EBPP differently from non-users and whether the Internet usage has impacts on the rating of the perceived risks. And some risk reduction techniques were applied to reduce the mentioned perceived risks.