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**Connecting Customers
and Providers:
A Focus on Electronic Money**

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Table of Contents

Preface	1
Overview	3
1. The Customers' Perspective	3
2. The Questions Change	5
3. Re-examining the Concepts	9
4. Grounded Research and Qualitative Computing	11
5. The Language is the Story	13
6. ICTs as Social and Cultural Phenomena	17
7. Connecting the Conversations	19
References	21
About the Author	23

List of Figures

Figure 1: The Providers' Perspective: The Technology Approach

Figure 2: The Consumers' Perspective: A Mix and Match

Figure 3: Access, Information and Trust

Figure 4: The Payments Value Chain

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Preface

CIRCIT's research program emphasises the understanding of the "user" perspective on the application of information and communication services. In developing this program, a distinction has been made between this user - or demand-side - perspective, and the visions and interests of service providers - supply-side perspectives. Generally it is felt that the debate about possible future services is driven too strongly from the provider viewpoint, whereas the customer or user view should be a critical influence.

Understanding this user perspective then becomes an important part of research feeding to policy and business strategy development. An iterative process linking user views of needs and possibilities with provider capabilities is a desirable approach. An approach of this nature was encapsulated in the concept of an "adaptive environment" for the development and use of information and communication services in Australia at the 1996 CIRCIT Policy Forum, *Promoting Competition in the Converging Information and Communication Industries: Will the Australian Model Deliver?*

Dr Singh recognised these issues in the examination of residential consumers and electronic money. In this paper, she seeks to clarify the different perspectives of providers and users, the errors that providers might make if they ignore the user perspective, and the underlying challenge of the different languages of providers and users.

The paper is an important contribution to creating a discourse between providers and users, directed towards developing increasingly appropriate services and applications.

John Burke

Director

Overview

The public debate and research about information and communication technologies focuses on the changes in technologies, goods and services offered by providers, and the organisational change that results. When the customer is placed at the centre of the research, the questions change from those of supply, demand and extent of the market to those of access, use and meaning. The language of research changes from one dominated by metaphors from engineering and economics to one more akin to sociology and anthropology. Qualitative research combined with quantitative research becomes more useful. The conceptual frameworks emphasise the interrelationship of the economic and the social.

The challenge is to relate the findings from the customer's perspective to the issues seen as central by the providers. This is important, as a failure to place the insights from the customers' perspective at the centre of industry strategy and policy has made for costly misjudgements. The partial story has been accepted as the whole.

These points are illustrated throughout by reference to a continuing study of the use of electronic money by middle-income Anglo-Celtic people in Australia.

1. The Customers' Perspective

Providers are intensely interested in the way people use their products and services. However much of their research starts from the products and services they offer, rather than the world of the customer. As Dervin (1992) points out:

Almost all our current research applies an observer perspective. We ask users questions which start from our worlds, not theirs: What of the things we can do would you like us to do? What of the things we now offer do you use?... The difficulty is that the data tell us nothing about humans and what is real to them.... (p. 64).

The user's perspective takes the user and his or her life and activities as a starting point, and then sees how the products and services fit into his or her life.

The research on information and communication technologies (ICTs) is dominated by the providers' and technological perspectives. The technology, service or application, and organisational developments are at the centre of the questions. In the area of electronic payments and commerce for instance, the questions most often addressed are: Would you use your credit card on the Internet? Do you or will you use online banking? Online shopping? Online gaming and gambling? What concerns do you have about electronic commerce? What will be the extent of electronic commerce in five years?

In banking and payments services, much of the discussion is about the lower costs of electronic transactions. Hence organisational attention is concentrated on trying to move customers from over-the-counter transactions to electronic transactions. The questions banks and payments providers ask are: How should electronic transactions be priced? How will these developments change industry and regulatory structures? How can electronic payments be made more secure?

These questions and perspectives need to be complemented by those that start with the user. Providers recognise the value of understanding the customer. But moving from the providers' to the customers' perspective is difficult. When the kaleidoscope moves to place the customer and his or her activities at the centre of questioning, there are five major shifts. The changes have to do with the key questions; the central concepts; the methodological approach; idioms of discussion and conceptual frameworks.

1. Placing the user at the centre alters the framework and direction of questioning. The emphasis shifts from issues of supply and the extent of purchase and demand to those of understanding access, use and meaning; from the possibilities of technologies, applications and services to the way a person uses the technologies in his or her various activities.
2. The central concepts change when the focus shifts from technologies to activities. Instead of *convergence* being the most important aspect of the new information and communication technologies (ICTs), the focus moves to the way the new ICTs increase the options available to work, play, communicate and transact. The central question then is not when a wholesale substitution will happen, but how people will change the *mix and match* of new and old ways of doing the things they want to do.
3. There is correspondingly an important methodological shift. This means moving from a primary reliance on quantitative research seeking to prove or disprove hypotheses to using both qualitative and quantitative research. Once one has the relevant questions, quantitative research can become more strategic, for the measure is only as good as the question.
4. The language changes, for the language structures the story. The idiom of discussion moves from the metaphors of economics and engineering to those of sociology and anthropology. Instead of speaking of "demand", "take-up", "applications", "roll-out" and "tool-kits", the discussion is framed by "use", "access", "activities", "fit" and "constructing meaning". Instead of the underlying message that "Technology conquers all", the shift is to understanding how the new technologies "fit" into a person's life and make new meanings. Instead of speaking of linear value chains, the analysis becomes more layered and multi-dimensional.
5. At the broadest level, this means recognising that technologies are social and cultural phenomena. Hence the emphasis is on understanding how ICTs shape and are shaped by social patterns and cultural values.

In the rest of the paper, I use the analysis of electronic money (Singh, 1996c) to illustrate how the questions, concepts and language change as customers define the central issues. Electronic money refers to money where the payments instrument and/or the customer's transaction mode is electronic. This study built on an earlier study by Singh, Bow and Wale (1996) on the use of information and communication technologies in the home. It also furthered some of the approaches and frameworks that came from my doctoral work on Australian consumers' use of banks (Singh, in press).

2. The Questions Change

The retail consumer has been the focal point in this continuing study of electronic money. Despite this avowed intention, the initial questions were most often shaped by the public debate, which reflected the providers' perspectives.

Let me illustrate. In 1990, when I started on my doctoral thesis, my initial question was: How has deregulation changed the relationship of banks and consumers in Australia since 1983? Deregulation had been the major change for bankers in the 1980s. However, the open-ended interviews with 37 people from 21 households, showed that deregulation had not been the major change for middle-income Anglo-Celtic¹ married couples. For them, the generational change had been the increase in the incidence of joint accounts. This in turn, through a series of steps, led to the question which then became central to the research: How do married couples construct the meaning of money in marriage and banking?

The knowledge that the question changes still does not lessen the tenacity of prior theory. When Singh, Bow and Wale started researching *The Use of Information and Communication Technologies in the Home*, initially the questions revolved around the ICTs. We asked users whether they had a particular ICT and where it was located in the house, and then progressed to questions of usage and meaning.

However, our analysis of data about space and ICTs showed that it was the user's activities that gave meaning to both the ICTs and the spaces in the home. If the user's activity was placed at the centre, then the thrust of the questions and possible conclusions from the data changed visibly. Instead of asking about the telephone, it was important to ask about communication, working, shopping, banking, to see the role that the telephone played in these activities.

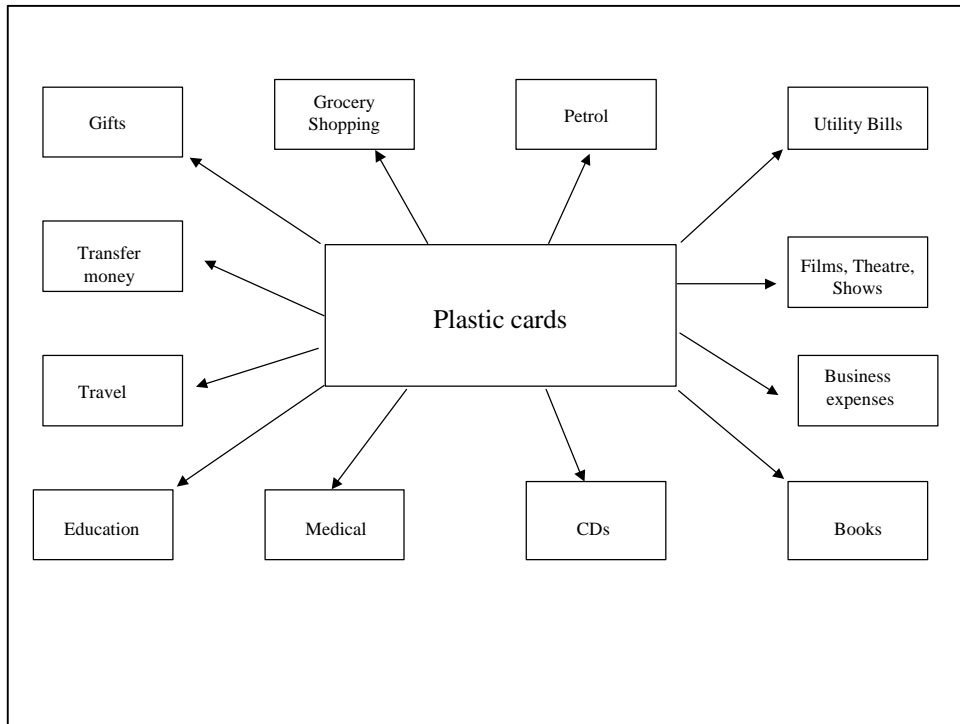
This meant that instead of documenting ICTs as central to a growing number of activities, the ICTs were revealed as only one of the ways people sought information about an activity or performed the activity within a given socio-cultural context. For instance, a person can get information about goods and services from friends and family over the telephone or face to face, or learn of them through a newspaper, catalogue or television; order them over the telephone, in person or over the Internet; and pay for them in person, by mail, fax, telephone or Internet. These options to *mix and match* different ways of performing various aspects of an activity have been traditionally present, though ICTs are now increasing the possible options.

This approach became especially pertinent when Singh (1996c) concentrated on *The Use of Electronic Money*. Like previous research (Singh, Bow and Wale, 1996), it was based on open-ended interviews with 47 people from 23 households in urban and rural Victoria. It was a snowball sample, predominantly middle-income and Anglo-Celtic. It was over-weighted for those who owned personal computers, modems and had personal financial management programs, so as to investigate the use of new ICTs.

When the focus was on the product and technology, such as plastic cards, as in Figure 1, then it led to the view that plastic cards are central to a whole variety of purchases. If this conclusion is not placed within the context of a person's use of other payments instruments, it can serve to substantiate the argument that we are at the threshold of a cashless society.

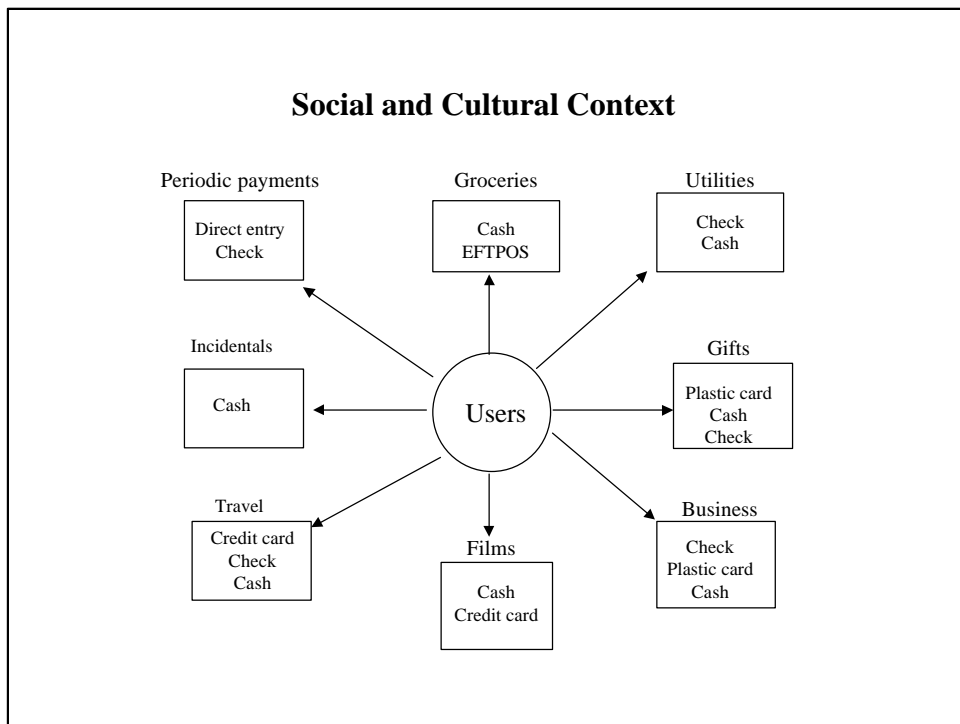
¹ The Anglo-Celtic group covers the dominant ethnic group in Australia, comprising 50.1 per cent of the population. They include those who see their ancestry as English, Irish, Scottish or other Anglo-Celtic (Australian Bureau of Statistics, 1988, p. 151).

Figure 1: The Providers' Perspective: The Technology Approach



In Figure 2, a customer's payment activities are at the centre of questioning. Unpacking only some of the activities referred to in Figure 1, it becomes clear that although plastic cards are being used in many ways, cash and cheque remain important.

Figure 2: The Consumers' Perspective: A Mix and Match



Often cash is the only acceptable payments instrument for small incidental expenses. Direct entry is increasingly important for fixed periodic payments like the mortgage.

This changed the focus of the discussion from an emphasis on convergence and substitution, where electronic money would rule, to discovering the greater diversity of the ways customers pay for goods and services. In order to do this, the concepts used in the discussion of electronic money needed to be re-examined. These concepts in turn led to further questions.

3. Re-examining the Concepts

Discovering the user's questions reorients the discussion of electronic money from talk of *convergence* and *substitution* to a discussion of a diversity of options and a *mix and match* of new and old *forms of money*.

One of the results of thinking about electronic money from the customer's perspective is that one has to go beyond speaking of the use of *payments instruments* such as cash, cheques and plastic cards and *transaction modes* such as branches, ATMs (Automated Teller Machines) and EFTPOS (Electronic Funds Transfer at Point of Sale). These categories are important for banks to assess their products and delivery of services. However, when people talk of using plastic cards, they often go on to specify whether they use them across the counter, or give the number by telephone, mail, fax or the Internet.

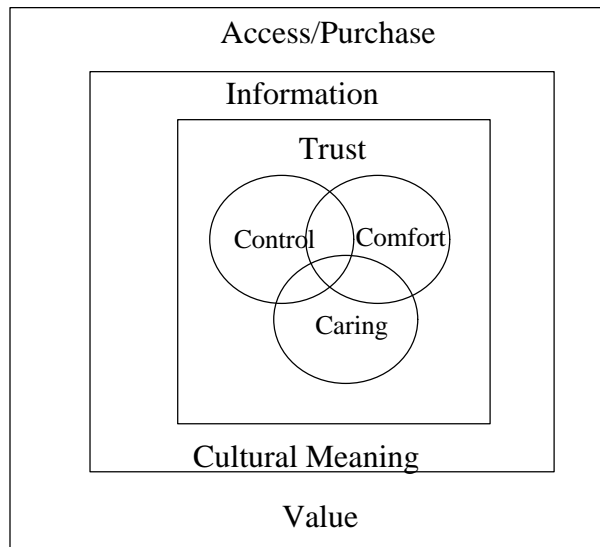
This combination of a payments instrument and the mode of transaction I term the *form of money*. It is this conceptual approach which allowed for the examination of electronic money - that is money where the payments instrument and/or the customer's transaction mode is electronic. It also led to defining the characteristics of *Internet money* where the Internet is the transaction mode for different payments instruments (Singh, 1996d).

Access is an important limiting factor for the use of electronic money. In order to use electronic money, a person must have access to the enabling mechanisms of electronic money such as Automated Teller Machines (ATMs), Electronic Funds Transfer at Point of Sale (EFTPOS), plastic cards, PCs, modems and the Internet. Purchase ensures access, but access can be had without purchase. Neither access nor purchase necessarily translate into use. The distinction between access, purchase and use is important when trying to relate the findings of this study to issues of demand and the extent of the market. It is also important when studying the use of ICTs in less developed countries, where policy outcomes are focused on access and use, rather than household purchase.

Given access, Singh (1996c) found that people use different forms of money when the information yielded by a form of money matches the information required for a particular kind of payment. For instance, in the sample cheques are an important way of paying for utility bills, while cash is important for grocery shopping. This is because the cheque provides the necessary evidential record that is important for proving that the utility bill has been paid. For grocery shopping, cash is suitable, for it is more important to track the amount of money spent and the amount still in hand.

The pattern was discovered of certain forms of money being used for particular kinds of payments as shown in Figure 2. For grocery shopping, cash and EFTPOS were important. Why then do some people use cash and others use EFTPOS? It was at this point that it was realised that trust is a crucial factor for the use of electronic money. The relationship between access, information and trust in the use of electronic money is represented in Figure 3.

Figure 3: The Use of Electronic Money



This recognition of trust as an important factor of use came only during a late stage of analysis, as the theory was being tested and verified against the data. “Trust” had not been central to the questions asked in the interviews, or during the coding process. Once the question was redefined, it became clear there was a big hole in the collection and initial analysis of data. This warned us of the strong effect that the public debate has on the questions one asks. Because the public debate emphasises the issues around security, the issues of trust lay wholly in the background.

Subsequent research on *Trust and Electronic Money* (Singh and Slegers, 1997) examines these issues. It shows how a focus on security leads to a search for technological and regulatory solutions. An emphasis on “trust” leads us to ask which factors lead a customer to have greater control and comfort in a particular transaction. It also results in questions relating to how a provider can show he or she cares for the welfare of the customer.

4. Grounded Research and Qualitative Computing

In order to discover the questions and concepts that are central to the consumer's perspective, we used "grounded" qualitative research. I am using the term "grounded" in the manner of Glaser and Strauss, that is "the discovery of theory from data" (Glaser and Strauss, 1967, p. 1). This is to be done systematically, so that the theory "fits" and "works" (Glaser, 1978, p. 4). A grounded theory study does not set out to prove or disprove a specific hypothesis. Instead, one begins with an area of study, and in the process of data collection and analysis, one discovers the questions and the key concepts. Data collection, analysis and theory influence each other in a "reciprocal relationship" (Strauss and Corbin, 1990, p. 23).

A grounded qualitative study allows for a change in the way data is collected. As seen above, it does not always ensure there are no holes in the data. But compared with the quantitative survey, it is a more flexible approach which ensures that the questions have been tested for their relevance to the customer.

The value of qualitative research is multiplied when it is teamed with qualitative computing. The qualitative data throughout for this research on electronic money has been analysed with the help of NUD•IST (Non-numerical Unstructured Data Indexing, Searching and Theorizing). This is a computer programme for the analysis of qualitative data.

The main advantage of qualitative computing - in this case the use of NUD•IST- is that it allowed us to recode data as the questions and concepts change. We were able to check how prior theory shaped the analysis of data. We were able to document what was in the data and what was missing. It helped to test the emerging theory to see whether it fitted, and to examine the cases that did not².

The case is methodologically, for a combination of qualitative and quantitative research. When issues and questions need to be explored, particularly in a new field, only qualitative research ensures a focus on relevant questions. Ideally this needs then to be followed by quantitative research which allows an examination of general patterns in the population. Both are essential, without one being subservient to the other. Following Martha Feldman's (1989) distinction between "uncertainty" and "ambiguity", qualitative research allows an exploration of ambiguity, whereas quantitative research is more helpful in resolving uncertainty "Uncertainty and ambiguity exist side by side in issues of public policy." (pp. 6-7)

The problem, however, is that the language of qualitative research is centred on meaning rather than measurement. It presents the data in all its layers, ambiguities and complexity. That does not sit well with providers who are looking for ways to measure the extent of demand and come up with a "check list" or "tool kit" to manage the uncertainties that lie ahead.

² This is discussed in greater detail in Singh, 1996.

5. The Language is the Story

This sense of discomfort and lack of connection caused by a difference of language is at the centre of many of the difficulties providers and policy makers have with the user's perspective. "The way of saying is the what of saying" (Geertz (1988) p. 68)

Providers who are used to speaking in terms of the "roll-out" of technologies and of "convergence", are also telling a story where technology provides the solutions to modern problems.

Many of the metaphors of the public debate around ICTs are from engineering and economics. Hence the talk of "tool kits", "drivers", "applications" on the one hand and "demand", "price", "determinants" and "take-up" on the other. The relationship is linear and is depicted by value chains. It is measurable. Introduce a new technology and it leads to a particular result. New technology is better technology. It is presented as the idiom of the future.

These metaphors often dictate the way the story is told or not told. Just as McCloskey (1990) unveiled the metaphors which lay behind the economists' faith in measurement and models, Sawhney and Jayakar (1996) have investigated the influence of the metaphors of the telephone service on the debate about universal service. Making a general point, they say "The influence of metaphors is.... often more powerful when they are so deeply embedded in a discourse that even the participants are not aware of it." (p. 20)

The same kind of shaping of the story is seen with the user's perspective. It is however a different set of metaphors. Instead of talking of "demand", "take-up" and "price", the emphasis is on "use", "access" and "meaning". Instead of "applications", "tool-kits", "determinants" and "roll-outs" being discussed, it is the process of "constructing meaning" the "mix and match" and the "fit".

These metaphors are influenced by anthropology and sociology. As Geertz (1983) says, "...the interpretive study of culture represents an attempt to come to terms with the diversity of the ways human beings construct their lives in the act of leading them." Anthropologists however pretend that they are "looking at the world directly, as though through a one-way screen, seeing others as they really are..." (Geertz, 1988, p. 141).

Hence the question is not whose story is better or more important, but that each story is partial. Some of the best pointers come from literature, such as Ryszard Kapuscinski's book *The Emperor* (1983). The portrait of the last days of Haile Selassie is drawn from the stories told by hundreds of people.

The metaphors underlying the different perspectives influence the kinds of data that are collected. As cash transactions are difficult to measure, most often these transactions are missing from provider dominated descriptions of payments systems. Since purchase is easier to measure than access and usage, the emphasis is on purchase.

The Australian Payments System Council, which monitors the payments system, for instance, does not have data on the usage of payments instruments or transaction modes, and this has no information on the use of forms of money. It was only in 1993, when the membership of the Council was extended to include three consumer representatives³, that the Council first

³ I have been one of the three consumer representatives on the Council since 1993.

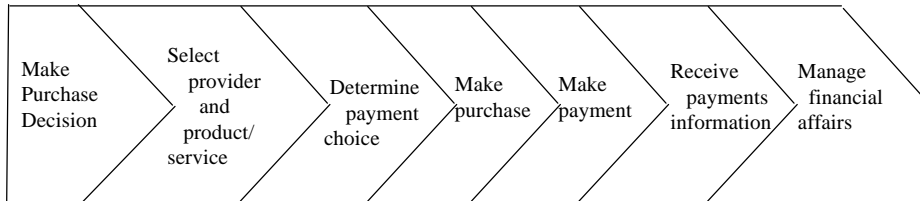
acknowledged in its Annual Report that its description of the Australian payments system was incomplete and partial. It recognised that its data was confined mainly to the value and number of payments, and that it had “none on the relative *usage* by consumers of different payment instruments” (Australian Payments System Council, 1994, p. 19, emphasis in the original). Since that time it has made that admission in more muted form (Singh, 1996e).

The Council is also unable to depict the diversity of use of payments at the household level. Its knowledge of the use of cash within the household is particularly scanty. It also has no information on how cash is used in different socio-economic groups or across cultures. The Council, however, is able to obtain reliable information on the number and value of cashless transactions. This partial picture, presented in the Council’s annual reports regularly leads to media articles which show how fast Australians take to new technologies. This is despite the macro data presented in the Council’s reports and Reserve Bank publications which show that cash and cheque remain popular ways of retail payment. The available data show that:

- “For everyday, low-value transactions, cash remains the most convenient and popular form of payment” (Australian Payments System Council, 1995).
- The cheque is the most popular form of non-cash payment in Australia. In 1995, its volume (38 percent) exceeded that of credit cards (10 percent) EFTPOS (13 percent), ATM (17 percent), direct entry credit (18 percent) and direct entry debit (4 percent) (Mackrell, 1996).
- Though high-value electronic funds transfer is now for the first time higher in value (63 percent) than cheques (35 percent), cheques continue to dominate over retail low value electronic funds transfer which remain unchanged between 1991 and 1995 at 2 percent (Mackrell, 1996)
- Payment by cards is increasing, but in 1995, it still comprised only 25.8 percent of the volume of cashless transactions and 0.2 percent in value. This payments data excludes ATM transactions (Unpublished data, Reserve Bank of Australia).
- The number of ATMs and EFTPOS outlets is increasing in Australia. At the end of 1995, Australia ranked seventh in the number of inhabitants per ATM and EFTPOS outlet among the 12 major developed countries monitored by the Bank for International Payments (Commonwealth of Australia, 1997). However, National Australia Bank data shows about 34 per cent of all deposit transactions continue to be carried out through branches (National Australia Bank, 1996, Table 5.1).

The provider’s perspective also paints a linear picture of payments. Daruvala and Stephenson (1996) of McKinsey and Company in New York present the payments value chain from the buyer’s perspective, as depicted in Figure 4. This contrasts with the layered model of the use of electronic money that is depicted in Figure 3.

Figure 4: The Payments Value Chain



Source: Daruvala and Stephenson, 1996

The difference in presentation is, however, only the external manifestation of important differences in the conceptual frameworks behind the provider's and user's perspectives.

6. ICTs as Social and Cultural Phenomena

A continuing thread in the provider's perspective, is that ICTs in general and money in particular, are wholly economic phenomena. This contrasts with the sociological approach to ICTs and money that informs the user's perspective.

Silverstone and Haddon have been researching the use of ICTs in the everyday domestic environment since the late 1980s. Using the case study approach, they show how the use of ICTs is influenced by a "complex array of social and cultural conditions" (Haddon and Silverstone, 1996, p. 156). They see ICTs as being defined by "the various dimensions of domesticity - family, home and household" (Silverstone and Haddon, 1993, p. 38). This is where they gain "their meaning and significance" (p. 38).

Money is also seen as a social and cultural phenomenon by sociologists of money. Viviana Zelizer (1994, 1996), who best represents this approach, argues that money is not a universal, homogenous commodity which is only distinguished by quantity. There are multiple monies which shape and are shaped by social patterns and cultural values.

My work (1994, 1996c, 1996d, in press) empirically illustrates this cultural and social shaping of money, by showing how the nature of money in marriage differs from the characteristics of money in banking. Neither correspond to the ideal type of money that underlies economic policy and law.

The research also empirically shows the interrelationship between the economic and non-economic aspects of social life. I show how the joint banking account - found among more than three quarters of married couples in Australia - mediated the use of the first wave of technology, such as the ATMs, EFTPOS, direct credit and credit cards. These increased access and information about money in marriage. This banking technology changed traditional patterns of money management and control which depended upon limiting both information and access, such as the husband giving the wife the cash pay packet, or a housekeeping allowance.

The new technologies potentially make for greater jointness. However, early indications are that the predominantly male usage of personal financial management programs such as Quicken, will increase the husband's control over money.

These effects of electronic money vary across cultures. They are not only influenced by characteristics of domestic money and systems of money management and control, but also by the nature of the banking and payments systems.

Providers have become more aware of the influence of cultural factors on the use of money as electronic commerce crosses cultural frontiers. It becomes important to discover when payments have to be personally mediated and when they can be transferred virtually. These questions relate to more basic questions such as: Why is cash more highly valued in some countries in Asia? Why is the cheque a trusted payments instrument in Australia, whereas regulators are trying to make it more trustworthy in Malaysia? Why is direct debit through GIRO more popular in Europe than it is in Australia?

According to Chris de Smet (1996), President, AT&T services, AT&T Europe, Africa and Middle East, Belgium, the popularity of GIRO in Europe, is based on a stable and trusted relationship between the bank and the customer. The bank offers the customer the comfort of convenient payments and immediate information on the transfer. If there is a problem, the money goes back to the customer without question.

7. Connecting the Conversations

These difficulties in moving from the provider's perspective to that of the customer often means there are two different and mainly unconnected conversations occurring about ICTs. The differences in methodology, frameworks and academic background of the researchers means that they do not often cite or critique the works coming from a different perspective.

There are few easy answers to this lack of connection. There are some signs at conferences on telecommunications that interest is mounting in hearing the story from the customer's perspective. There is a growing unease about the substitution that did not happen. However, conferences on the payments system, for the most part, continue to remain closed to the user's perspective.

The costs of not connecting are high. For the policy maker, an understanding of the issues of access and use are critical for a just and equitable information and payments infrastructure.

For the provider, the failure to connect can mean costly miscalculations of strategy. An instructive example comes from the payments system in the United States. Focusing on the transactions and their organisational structure, banks have been mesmerised by the fact that electronic payments are growing at 15-25 per cent a year. They have seen money as a commodity to be transmitted, rather than as meanings which need to be understood within the customer's social and cultural context.

In 1995, electronic transactions - including credit card, Electronic Funds Transfer, debit card, stored value card, electronic bill payment and other electronic transactions - accounted for only three per cent of the total number of payments transactions in the United States. This is an increase from 1990 when electronic transactions were two per cent of total transactions (Daruvalla & Stephenson, 1996).

The continued popularity of traditional payments instruments and transaction modes has meant that banks have had to invest more in both the physical and electronic delivery networks. This will continue for some time to come, as the best projections are that between 1995 and 2000, electronic transactions will grow from three per cent to seven per cent in volume and from 24 per cent to 33 per cent in value of total transactions.

The cost savings have also not materialised. In the United States, it has been estimated that the introduction of Automated Teller Machines in the 1980s added US\$5 billion in operating expenses, while saving only US\$200 million through reduced teller positions (Mendonca and Nakache, 1996).

This has given the non-banks an edge, for they have been able to specialise on the high revenue producing electronic delivery networks. Daruvalla and Stephenson of McKinsey and Company in New York (1996) estimate that non-banks already control nearly one-third of the US\$127 billion payments business in the United States.

At a payments system conference in the United States in October 1996, this led banks to issue "wake-up calls" and "calls for action". Banks were asked to consider alliances with technology companies and work with each other to collaboratively set standards for electronic money.

The question not discussed during the two day conference was: Why have customers moved to Intuit and Microsoft? The focus throughout was on measuring transactions rather than trying to understand customer use of payments and transaction modes. As Bowers and Singer (1996) point out, bankers need to remember:

that a widening gap between the information that financial institutions actually provide to their customers and the information that might be delivered was what created the market opportunity (p. 82)

This move in strategic thinking and policy to the customers' perspective is particularly necessary for providers of electronic commerce because the customer can access increasingly customised goods from a multiplicity of suppliers. The new ICTs are also making it possible for suppliers to separate the delivery of content, context and infrastructure (Rayport & Sviokla, 1994), thus giving customers more choice (Richardson, Singh and Burke, 1996).

For the social scientist studying the use of ICTs, the challenge is to be relevant to the public policy debate and to the industry that is focused on the development and marketing of ICTs. This influences the funding of such research.

The dialogue is also in itself theory producing. In our work on electronic money, it has led us to a greater conceptual exploration of the issues of trust and the virtual environment. It has also raised questions that will no doubt be important for our future research. How do forms of money relate to different kinds of monetary transfers across cultures? Is the payments system a commodity or an enabling mechanism? How has the gender of money changed across time and cultures?

Perhaps the greatest benefit from this dialogue is a greater humility in accepting that our stories are important but partial. Hence, the only way we can get a better understanding is to understand the story from different perspectives.

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